

State: Pennsylvania **Filing Company:** United Teacher Associates Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long Term Care
Project Name/Number: GALIC Forms Rate Increase Filing for 2015/

Filing at a Glance

Company: United Teacher Associates Insurance Company
Product Name: Long Term Care
State: Pennsylvania
TOI: LTC03I Individual Long Term Care
Sub-TOI: LTC03I.001 Qualified
Filing Type: Rate - Other (Not M.U. or G.I. Product)
Date Submitted: 03/08/2016
SERFF Tr Num: GLTC-130340364
SERFF Status: Assigned
State Tr Num: GLTC-130340364
State Status: Received Review in Progress
Co Tr Num: GALIC INDIVIDUAL FORMS RATE INCREASE FILING FOR 2015

Implementation: On Approval
Date Requested:
Author(s): Deborah Keeler, Nicole Massey, Stephanie Entzminger, Benjamin Unterreiner, Hina Ahmad,
April Trusty
Reviewer(s): Jim Laverty (primary)
Disposition Date:
Disposition Status:
Implementation Date:

State Filing Description:

Proposed 30% increase on 1,413 Great American Life forms: 1LTCIP0001(PA), 1LTCIP0002(PA), 2LTCIP0001(PA), and 4LTCIP0002-PA.

State: Pennsylvania **Filing Company:** United Teacher Associates Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
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General Information

Project Name: GALIC Forms Rate Increase Filing for 2015 Status of Filing in Domicile: Pending
Project Number: Date Approved in Domicile:
Requested Filing Mode: Domicile Status Comments:
Explanation for Combination/Other: Market Type: Individual
Submission Type: New Submission Individual Market Type:
Overall Rate Impact: 30% Filing Status Changed: 03/10/2016
State Status Changed: 03/14/2016
Deemer Date: Created By: Benjamin Unterreiner
Submitted By: Hina Ahmad Corresponding Filing Tracking Number:

Filing Description:

Enclosed for your review and approval, please find copies of an Actuarial Memorandum and rate sheets in support of a proposed 30% rate increase on the above referenced Long Term Care insurance products.

The base rate increase applies to the base policy and all applicable benefit riders for which a premium is paid. The rate increase will be effective on the first premium due date subsequent to state insurance department approval and in accordance with state policyholder notification requirements, with the additional condition that no policyholder will receive a rate increase sooner than one year after receiving a prior rate increase, if applicable.

This filing applies to inforce policies issued in this state. The above referenced policy forms are Individual Long Term Care insurance products, which are no longer being sold.

Enclosed are any necessary certifications, transmittals, and/or filing fees as may be required by your state. I hope that with this information your approval of this filing will be forthcoming. If you have any questions or need additional information, please feel free to contact me.

Company and Contact

Filing Contact Information

Hina Ahmad, Insurance Analyst Manager hahmad@gaig.com
11001 Lakeline Blvd. 512-410-0818 [Phone]
Suite 120 512-257-0218 [FAX]
Austin, TX 78717

Filing Company Information

United Teacher Associates	CoCode: 63479	State of Domicile: Texas
Insurance Company	Group Code: 84	Company Type: Life & Health
11001 Lakeline Blvd	Group Name:	State ID Number:
Suite 120	FEIN Number: 58-0869673	
Austin, TX 78717		
(866) 830-0607 ext. [Phone]		

Filing Fees

Fee Required? Yes
Fee Amount: \$100.00

State:	Pennsylvania	Filing Company:	United Teacher Associates Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long Term Care		
Project Name/Number:	GALIC Forms Rate Increase Filing for 2015/		

Retaliatory? No

Fee Explanation: UTA's state of domicile is Texas. Texas's fee for rate increase filings is \$100.

Per Company: Yes

Company	Amount	Date Processed	Transaction #
United Teacher Associates Insurance Company	\$100.00	03/08/2016	106914296

SERFF Tracking #:	GLTC-130340364	State Tracking #:	GLTC-130340364	Company Tracking #:	GALIC INDIVIDUAL FORMS RATE INCREASE FIL...		
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State:	Pennsylvania	Filing Company:	United Teacher Associates Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long Term Care		
Project Name/Number:	GALIC Forms Rate Increase Filing for 2015/		

Rate Information

Rate data applies to filing.

Filing Method:	SERFF
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	15.000%
Effective Date of Last Rate Revision:	09/11/2014
Filing Method of Last Filing:	SERFF

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
United Teacher Associates Insurance Company	30.000%	30.000%	\$779,472	1,413	\$2,598,242	30.000%	30.000%

State:	Pennsylvania	Filing Company:	United Teacher Associates Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long Term Care		
Project Name/Number:	GALIC Forms Rate Increase Filing for 2015/		

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		GALIC 1LTCI Rate Sheets - PA Individual	1LTCIP0001(PA), 1LTCIP0002(PA)	Revised	Previous State Filing Number: GLTC-129208312 Percent Rate Change Request: 30	GALIC 1LTCI Rate Sheets - PA Individual.pdf,
2		GALIC 2LTCI Rate Sheets - PA Individual	2LTCIP0001(PA)	Revised	Previous State Filing Number: GLTC-129208312 Percent Rate Change Request: 30	GALIC 2LTCI Rate Sheets - PA Individual.pdf,
3		GALIC 4LTCI Rate Sheets - PA Individual	4LTCIP0002-PA	Revised	Previous State Filing Number: GLTC-129208312 Percent Rate Change Request: 30	GALIC 4LTCI Rate Sheets - PA Individual.pdf,

Current Rates

United Teacher Associates Insurance Company
Individual Long Term Care Form 1LTCIP0001(PA)
Base Premiums for: \$10/Day NH, HHC Daily Max = 100% of NH
0-Day Elimination Period

Single Insured Annual Premiums for Preferred Risks *

Issue <u>Age</u>	-----		Benefit Period		-----	
	<u>2-Year</u>	<u>3-Year</u>	<u>4-Year</u>	<u>5-Year</u>	<u>6-Year</u>	<u>Lifetime</u>
<=38	\$25	\$28	\$30	\$31	\$33	\$43
39	25	30	32	35	37	47
40	28	32	36	38	39	52
41	30	35	38	40	43	56
42	32	37	41	44	46	61
43	35	39	44	47	49	64
44	36	43	46	49	53	69
45	38	45	49	53	55	74
46	40	47	52	56	59	78
47	43	49	55	59	62	82
48	44	51	56	61	64	84
49	44	52	59	62	66	87
50	45	54	60	64	68	90
51	46	55	61	66	69	92
52	47	56	63	68	71	94
53	51	60	67	71	76	99
54	53	63	70	76	79	105
55	55	67	74	79	84	110
56	59	69	77	84	89	115
57	61	72	82	87	92	121
58	67	79	89	95	101	132
59	72	86	97	104	109	143
60	78	93	105	113	118	154
61	84	100	113	121	128	166
62	90	107	120	129	136	177
63	97	116	130	139	147	191
64	105	125	140	151	158	204
65	113	135	150	161	169	217
66	121	144	160	171	181	231
67	129	153	170	182	191	245
68	143	171	190	204	214	273
69	158	189	210	225	236	301
70	173	207	230	246	259	330
71	186	224	251	268	282	359
72	201	243	270	290	304	388
73	235	282	315	337	354	450
74	267	322	360	384	404	512
75	299	361	404	432	453	574
76	332	401	449	480	504	636
77	365	440	493	527	553	698
78	403	486	544	582	611	769
79	439	532	596	637	668	841
80	477	578	647	692	726	911
81	514	624	698	746	783	982
82	552	669	750	802	842	1053
83	589	715	802	857	899	1124
84	627	761	852	911	957	1195
85	669	812	909	971	1019	1272
86	710	863	965	1030	1082	1348
87	752	913	1020	1089	1144	1425
88	784	949	1059	1130	1187	1475
89	817	986	1098	1171	1228	1527
90	849	1022	1136	1211	1271	1579
91	881	1058	1174	1251	1313	1631
92	914	1095	1213	1290	1356	1681
93	933	1117	1236	1314	1381	1714
94	952	1139	1259	1337	1405	1745
95	973	1159	1280	1362	1429	1777
96	992	1180	1303	1386	1455	1809
97+	1012	1202	1326	1409	1480	1839

* Joint applicants receive
15% discount.

Current Rates

United Teacher Associates Insurance Company Individual Long Term Care Form 1LTCIP0001(PA) Base Premiums for: \$10/Day NH, HHC Daily Max = 80% of NH 0-Day Elimination Period

Single Insured Annual Premiums for Preferred Risks *

Issue Age	-----		Benefit Period		-----	
	<u>2-Year</u>	<u>3-Year</u>	<u>4-Year</u>	<u>5-Year</u>	<u>6-Year</u>	<u>Lifetime</u>
<=38	\$25	\$26	\$29	\$30	\$31	\$40
39	25	29	31	33	35	44
40	26	31	33	36	38	48
41	29	33	37	39	40	52
42	31	36	39	41	44	56
43	32	38	41	45	46	60
44	35	40	44	47	49	64
45	37	43	47	49	53	68
46	39	45	49	53	55	72
47	40	47	52	55	59	76
48	41	48	54	58	60	78
49	43	49	55	59	62	81
50	44	51	56	61	63	83
51	45	53	58	62	66	85
52	46	54	60	63	67	87
53	48	56	63	68	71	92
54	51	60	67	71	75	98
55	53	63	70	75	79	102
56	56	67	74	78	83	107
57	59	69	77	83	86	113
58	64	76	84	90	95	123
59	69	83	92	98	104	133
60	75	89	99	106	112	145
61	81	95	106	114	120	155
62	85	102	114	122	128	166
63	93	110	123	132	139	178
64	101	120	133	143	150	192
65	108	129	143	152	160	205
66	116	137	152	162	170	217
67	123	146	162	173	182	230
68	138	163	181	193	202	258
69	152	181	200	214	224	285
70	166	198	220	235	246	313
71	181	215	239	255	268	339
72	194	232	258	276	289	367
73	225	270	301	321	337	427
74	258	308	344	367	385	486
75	290	347	386	413	432	546
76	321	385	429	458	481	606
77	353	423	472	504	528	665
78	389	468	521	557	584	734
79	426	512	570	610	639	802
80	461	557	621	662	695	869
81	498	600	670	715	750	938
82	535	645	720	768	806	1006
83	570	689	769	821	861	1074
84	607	734	819	874	917	1143
85	647	782	872	932	976	1216
86	688	831	926	988	1037	1289
87	728	879	980	1045	1097	1363
88	759	914	1017	1084	1137	1412
89	791	949	1055	1122	1178	1461
90	822	984	1091	1162	1218	1510
91	853	1019	1128	1199	1259	1559
92	884	1055	1165	1239	1300	1609
93	904	1075	1187	1262	1324	1639
94	922	1096	1209	1283	1347	1669
95	942	1117	1229	1306	1371	1699
96	961	1136	1251	1329	1395	1730
97+	980	1158	1273	1351	1419	1760

* Joint applicants receive
15% discount.

Current Rates

United Teacher Associates Insurance Company
Individual Long Term Care Form 1LTCIP0001(PA)
Base Premiums for: \$10/Day NH, HHC Daily Max = 50% of NH
0-Day Elimination Period

Single Insured Annual Premiums for Preferred Risks *

Issue Age	-----		Benefit Period		-----	
	<u>2-Year</u>	<u>3-Year</u>	<u>4-Year</u>	<u>5-Year</u>	<u>6-Year</u>	<u>Lifetime</u>
<=38	\$24	\$24	\$26	\$28	\$29	\$35
39	24	26	29	30	31	39
40	25	29	31	32	35	43
41	28	31	33	36	37	46
42	29	33	36	38	39	49
43	31	36	38	40	43	53
44	33	38	40	43	45	56
45	35	40	43	46	47	60
46	37	41	46	48	51	63
47	38	44	48	51	53	67
48	39	45	49	52	54	69
49	40	46	51	54	56	71
50	41	47	52	55	58	74
51	41	48	53	56	59	75
52	43	49	54	58	61	77
53	45	53	58	61	64	82
54	47	55	61	64	68	86
55	49	59	64	68	71	91
56	53	61	67	71	75	95
57	55	64	70	75	78	100
58	60	70	77	82	86	110
59	64	76	84	89	93	120
60	70	83	91	97	101	129
61	75	89	98	104	109	139
62	81	94	104	110	116	148
63	87	102	113	121	127	161
64	94	112	122	130	137	174
65	101	120	131	139	146	185
66	109	128	140	150	156	198
67	116	136	150	159	167	209
68	130	152	168	178	186	235
69	143	168	185	197	207	260
70	156	184	204	216	227	285
71	170	201	222	236	247	311
72	183	217	239	255	267	336
73	214	253	279	298	312	392
74	244	290	320	340	357	447
75	274	325	360	383	401	504
76	305	362	400	426	446	559
77	335	398	440	469	491	615
78	369	440	488	519	543	680
79	404	482	534	568	596	744
80	438	523	581	619	647	807
81	474	566	628	668	700	872
82	508	607	674	719	753	936
83	543	650	721	768	805	1001
84	577	691	768	818	858	1065
85	616	737	818	872	913	1133
86	654	783	868	925	969	1202
87	692	829	919	979	1026	1270
88	722	861	953	1015	1064	1316
89	752	895	989	1051	1101	1362
90	782	928	1024	1087	1139	1406
91	811	961	1058	1122	1178	1452
92	842	994	1093	1159	1216	1498
93	859	1014	1113	1180	1237	1527
94	877	1034	1134	1201	1259	1555
95	896	1053	1153	1222	1282	1584
96	914	1072	1173	1244	1304	1611
97+	932	1091	1194	1265	1327	1639

* Joint applicants receive
15% discount.

Current Rates

United Teacher Associates Insurance Company Individual Long Term Care Form 1LTCIP0002(PA) Base Premiums for: \$10/Day NH Only 0-Day Elimination Period

Single Insured Annual Premiums for Preferred Risks *

Issue Age	-----		Benefit Period		-----	
	<u>2-Year</u>	<u>3-Year</u>	<u>4-Year</u>	<u>5-Year</u>	<u>6-Year</u>	<u>Lifetime</u>
<=38	\$20	\$20	\$21	\$21	\$22	\$26
39	20	21	22	23	24	30
40	21	23	24	25	26	32
41	22	24	26	28	28	35
42	23	26	28	29	30	38
43	25	28	30	31	32	40
44	26	29	31	33	35	43
45	28	31	33	35	37	46
46	29	32	35	37	38	48
47	30	35	37	39	40	51
48	31	35	38	40	41	53
49	31	36	39	41	43	54
50	32	37	40	43	44	56
51	33	38	40	44	45	58
52	33	38	41	44	46	60
53	36	40	44	47	49	63
54	37	43	47	49	52	67
55	39	45	49	52	55	71
56	41	47	52	55	58	75
57	43	49	54	58	61	78
58	47	54	60	63	67	86
59	51	59	66	69	74	94
60	55	64	70	76	79	102
61	59	69	76	82	86	110
62	63	74	82	87	92	120
63	69	82	90	95	101	130
64	75	89	98	105	109	140
65	82	95	106	113	118	151
66	87	104	114	121	127	162
67	94	110	122	129	136	173
68	106	124	137	146	153	194
69	116	138	152	162	170	216
70	128	151	167	178	187	238
71	139	164	183	196	205	260
72	150	178	198	212	222	282
73	176	209	232	248	261	330
74	201	240	267	285	300	378
75	228	271	302	323	338	428
76	253	302	337	360	377	476
77	278	334	371	397	416	524
78	308	370	413	440	462	582
79	338	407	453	485	508	638
80	368	444	495	529	555	696
81	398	481	536	573	601	752
82	428	516	576	616	647	810
83	458	553	618	660	693	866
84	488	590	659	705	739	923
85	520	629	702	751	788	982
86	552	668	745	797	837	1042
87	585	707	789	843	886	1101
88	610	736	819	874	918	1141
89	636	764	849	905	950	1180
90	660	792	879	936	983	1220
91	685	820	907	967	1015	1259
92	711	849	937	998	1049	1300
93	726	865	956	1017	1068	1325
94	741	882	973	1034	1087	1348
95	757	898	990	1053	1106	1373
96	772	914	1007	1072	1126	1397
97+	787	932	1025	1089	1145	1421

* Joint applicants receive
15% discount.

Current Rates

United Teacher Associates Insurance Company
Individual Long Term Care Form 1LTCIP0001(PA)
Base Premiums for: \$10/Day NH, HHC Daily Max = 100% of NH
0-Day Elimination Period

Single Insured Annual Premiums for Standard Risks *

Issue	-----		Benefit Period		-----		
Age	2-Year	3-Year	4-Year	5-Year	6-Year	Lifetime	
<=38	\$29	\$32	\$35	\$36	\$38	\$49	* Joint applicants receive 15% discount.
39	29	35	37	40	43	54	
40	32	37	41	44	45	60	
41	35	40	44	46	49	64	
42	37	43	47	51	53	70	
43	40	45	51	54	56	74	
44	41	49	53	56	61	79	
45	44	52	56	61	63	85	
46	46	54	60	64	68	90	
47	49	56	63	68	71	94	
48	51	59	64	70	74	97	
49	51	60	68	71	76	100	
50	52	62	69	74	78	104	
51	53	63	70	76	79	106	
52	54	64	72	78	82	108	
53	59	69	77	82	87	114	
54	61	72	81	87	91	121	
55	63	77	85	91	97	127	
56	68	79	89	97	102	132	
57	70	83	94	100	106	139	
58	77	91	102	109	116	152	
59	83	99	112	120	125	164	
60	90	107	121	130	136	177	
61	97	115	130	139	147	191	
62	104	123	138	148	156	204	
63	112	133	150	160	169	220	
64	121	144	161	174	182	235	
65	130	155	173	185	194	250	
66	139	166	184	197	208	266	
67	148	176	196	209	220	282	
68	164	197	219	235	246	314	
69	182	217	242	259	271	346	
70	199	238	265	283	298	380	
71	214	258	289	308	324	413	
72	231	279	311	334	350	446	
73	270	324	362	388	407	518	
74	307	370	414	442	465	589	
75	344	415	465	497	521	660	
76	382	461	516	552	580	731	
77	420	506	567	606	636	803	
78	463	559	626	669	703	884	
79	505	612	685	733	768	967	
80	549	665	744	796	835	1048	
81	591	718	803	858	900	1129	
82	635	769	863	922	968	1211	
83	677	822	922	986	1034	1293	
84	721	875	980	1048	1101	1374	
85	769	934	1045	1117	1172	1463	
86	817	992	1110	1185	1244	1550	
87	865	1050	1173	1252	1316	1639	
88	902	1091	1218	1300	1365	1696	
89	940	1134	1263	1347	1412	1756	
90	976	1175	1306	1393	1462	1816	
91	1013	1217	1350	1439	1510	1876	
92	1051	1259	1395	1484	1559	1933	
93	1073	1285	1421	1511	1588	1971	
94	1095	1310	1448	1538	1616	2007	
95	1119	1333	1472	1566	1643	2044	
96	1141	1357	1498	1594	1673	2080	
97+	1164	1382	1525	1620	1702	2115	

Current Rates

United Teacher Associates Insurance Company
Individual Long Term Care Form 1LTCIP0001(PA)
Base Premiums for: \$10/Day NH, HHC Daily Max = 80% of NH
0-Day Elimination Period

Single Insured Annual Premiums for Standard Risks *

Issue Age	-----		Benefit Period		-----		
	<u>2-Year</u>	<u>3-Year</u>	<u>4-Year</u>	<u>5-Year</u>	<u>6-Year</u>	<u>Lifetime</u>	
<=38	\$29	\$30	\$33	\$35	\$36	\$46	* Joint applicants receive 15% discount.
39	29	33	36	38	40	51	
40	30	36	38	41	44	55	
41	33	38	43	45	46	60	
42	36	41	45	47	51	64	
43	37	44	47	52	53	69	
44	40	46	51	54	56	74	
45	43	49	54	56	61	78	
46	45	52	56	61	63	83	
47	46	54	60	63	68	87	
48	47	55	62	67	69	90	
49	49	56	63	68	71	93	
50	51	59	64	70	72	95	
51	52	61	67	71	76	98	
52	53	62	69	72	77	100	
53	55	64	72	78	82	106	
54	59	69	77	82	86	113	
55	61	72	81	86	91	117	
56	64	77	85	90	95	123	
57	68	79	89	95	99	130	
58	74	87	97	104	109	141	
59	79	95	106	113	120	153	
60	86	102	114	122	129	167	
61	93	109	122	131	138	178	
62	98	117	131	140	147	191	
63	107	127	141	152	160	205	
64	116	138	153	164	173	221	
65	124	148	164	175	184	236	
66	133	158	175	186	196	250	
67	141	168	186	199	209	265	
68	159	187	208	222	232	297	
69	175	208	230	246	258	328	
70	191	228	253	270	283	360	
71	208	247	275	293	308	390	
72	223	267	297	317	332	422	
73	259	311	346	369	388	491	
74	297	354	396	422	443	559	
75	334	399	444	475	497	628	
76	369	443	493	527	553	697	
77	406	486	543	580	607	765	
78	447	538	599	641	672	844	
79	490	589	656	702	735	922	
80	530	641	714	761	799	999	
81	573	690	771	822	863	1079	
82	615	742	828	883	927	1157	
83	656	792	884	944	990	1235	
84	698	844	942	1005	1055	1314	
85	744	899	1003	1072	1122	1398	
86	791	956	1065	1136	1193	1482	
87	837	1011	1127	1202	1262	1567	
88	873	1051	1170	1247	1308	1624	
89	910	1091	1213	1290	1355	1680	
90	945	1132	1255	1336	1401	1737	
91	981	1172	1297	1379	1448	1793	
92	1017	1213	1340	1425	1495	1850	
93	1040	1236	1365	1451	1523	1885	
94	1060	1260	1390	1475	1549	1919	
95	1083	1285	1413	1502	1577	1954	
96	1105	1306	1439	1528	1604	1990	
97+	1127	1332	1464	1554	1632	2024	

Current Rates

United Teacher Associates Insurance Company Individual Long Term Care Form 1LTCIP0001(PA) Base Premiums for: \$10/Day NH, HHC Daily Max = 50% of NH 0-Day Elimination Period

Single Insured Annual Premiums for Standard Risks *

Issue Age	Benefit Period					Lifetime	
	2-Year	3-Year	4-Year	5-Year	6-Year		
<=38	\$28	\$28	\$30	\$32	\$33	\$40	* Joint applicants receive 15% discount.
39	28	30	33	35	36	45	
40	29	33	36	37	40	49	
41	32	36	38	41	43	53	
42	33	38	41	44	45	56	
43	36	41	44	46	49	61	
44	38	44	46	49	52	64	
45	40	46	49	53	54	69	
46	43	47	53	55	59	72	
47	44	51	55	59	61	77	
48	45	52	56	60	62	79	
49	46	53	59	62	64	82	
50	47	54	60	63	67	85	
51	47	55	61	64	68	86	
52	49	56	62	67	70	89	
53	52	61	67	70	74	94	
54	54	63	70	74	78	99	
55	56	68	74	78	82	105	
56	61	70	77	82	86	109	
57	63	74	81	86	90	115	
58	69	81	89	94	99	127	
59	74	87	97	102	107	138	
60	81	95	105	112	116	148	
61	86	102	113	120	125	160	
62	93	108	120	127	133	170	
63	100	117	130	139	146	185	
64	108	129	140	150	158	200	
65	116	138	151	160	168	213	
66	125	147	161	173	179	228	
67	133	156	173	183	192	240	
68	150	175	193	205	214	270	
69	164	193	213	227	238	299	
70	179	212	235	248	261	328	
71	196	231	255	271	284	358	
72	210	250	275	293	307	386	
73	246	291	321	343	359	451	
74	281	334	368	391	411	514	
75	315	374	414	440	461	580	
76	351	416	460	490	513	643	
77	385	458	506	539	565	707	
78	424	506	561	597	624	782	
79	465	554	614	653	685	856	
80	504	601	668	712	744	928	
81	545	651	722	768	805	1003	
82	584	698	775	827	866	1076	
83	624	748	829	883	926	1151	
84	664	795	883	941	987	1225	
85	708	848	941	1003	1050	1303	
86	752	900	998	1064	1114	1382	
87	796	953	1057	1126	1180	1461	
88	830	990	1096	1167	1224	1513	
89	865	1029	1137	1209	1266	1566	
90	899	1067	1178	1250	1310	1617	
91	933	1105	1217	1290	1355	1670	
92	968	1143	1257	1333	1398	1723	
93	988	1166	1280	1357	1423	1756	
94	1009	1189	1304	1381	1448	1788	
95	1030	1211	1326	1405	1474	1822	
96	1051	1233	1349	1431	1500	1853	
97+	1072	1255	1373	1455	1526	1885	

Current Rates

United Teacher Associates Insurance Company Individual Long Term Care Form 1LTCIP0002(PA) Base Premiums for: \$10/Day NH Only 0-Day Elimination Period

Single Insured Annual Premiums for Standard Risks *

Issue Age	Benefit Period					Lifetime	
	2-Year	3-Year	4-Year	5-Year	6-Year		
<=38	\$23	\$23	\$24	\$24	\$25	\$30	* Joint applicants receive 15% discount.
39	23	24	25	26	28	35	
40	24	26	28	29	30	37	
41	25	28	30	32	32	40	
42	26	30	32	33	35	44	
43	29	32	35	36	37	46	
44	30	33	36	38	40	49	
45	32	36	38	40	43	53	
46	33	37	40	43	44	55	
47	35	40	43	45	46	59	
48	36	40	44	46	47	61	
49	36	41	45	47	49	62	
50	37	43	46	49	51	64	
51	38	44	46	51	52	67	
52	38	44	47	51	53	69	
53	41	46	51	54	56	72	
54	43	49	54	56	60	77	
55	45	52	56	60	63	82	
56	47	54	60	63	67	86	
57	49	56	62	67	70	90	
58	54	62	69	72	77	99	
59	59	68	76	79	85	108	
60	63	74	81	87	91	117	
61	68	79	87	94	99	127	
62	72	85	94	100	106	138	
63	79	94	104	109	116	150	
64	86	102	113	121	125	161	
65	94	109	122	130	136	174	
66	100	120	131	139	146	186	
67	108	127	140	148	156	199	
68	122	143	158	168	176	223	
69	133	159	175	186	196	248	
70	147	174	192	205	215	274	
71	160	189	210	225	236	299	
72	173	205	228	244	255	324	
73	202	240	267	285	300	380	
74	231	276	307	328	345	435	
75	262	312	347	371	389	492	
76	291	347	388	414	434	547	
77	320	384	427	457	478	603	
78	354	426	475	506	531	669	
79	389	468	521	558	584	734	
80	423	511	569	608	638	800	
81	458	553	616	659	691	865	
82	492	593	662	708	744	932	
83	527	636	711	759	797	996	
84	561	679	758	811	850	1061	
85	598	723	807	864	906	1129	
86	635	768	857	917	963	1198	
87	673	813	907	969	1019	1266	
88	702	846	942	1005	1056	1312	
89	731	879	976	1041	1093	1357	
90	759	911	1011	1076	1130	1403	
91	788	943	1043	1112	1167	1448	
92	818	976	1078	1148	1206	1495	
93	835	995	1099	1170	1228	1524	
94	852	1014	1119	1189	1250	1550	
95	871	1033	1139	1211	1272	1579	
96	888	1051	1158	1233	1295	1607	
97+	905	1072	1179	1252	1317	1634	

Current Rates

United Teacher Associates Insurance Company
Individual Long Term Care Form 1LTCIP0001(PA)
Base Premiums for: \$10/Day NH, HHC Daily Max = 100% of NH
0-Day Elimination Period

Single Insured Annual Premiums for SubStandard Risks *

Issue Age	Benefit Period					Lifetime
	2-Year	3-Year	4-Year	5-Year	6-Year	
<=38	\$36	\$40	\$44	\$45	\$47	\$62
39	36	44	46	51	53	68
40	40	46	52	55	56	75
41	44	51	55	58	62	81
42	46	53	59	63	67	87
43	51	56	63	68	70	92
44	52	62	67	70	76	99
45	55	64	70	76	79	107
46	58	68	75	81	85	113
47	62	70	79	85	90	118
48	63	74	81	87	92	121
49	63	75	85	90	95	125
50	64	78	86	92	98	130
51	67	79	87	95	99	132
52	68	81	91	98	102	136
53	74	86	97	102	109	143
54	76	91	101	109	114	151
55	79	97	107	114	121	159
56	85	99	110	121	128	166
57	87	104	118	125	132	174
58	97	114	128	137	145	190
59	104	124	139	150	156	206
60	113	133	151	162	170	222
61	121	144	162	174	184	239
62	130	154	173	185	196	254
63	139	167	187	200	212	275
64	151	179	201	217	228	293
65	162	194	216	231	243	312
66	174	207	230	246	260	332
67	185	220	245	262	275	352
68	206	246	274	293	308	392
69	228	271	302	323	339	432
70	248	298	331	354	373	475
71	268	322	361	385	406	516
72	289	350	389	417	437	558
73	338	406	453	484	509	647
74	384	463	518	552	581	736
75	430	519	581	621	651	826
76	477	576	645	690	725	914
77	524	633	708	758	795	1004
78	580	699	782	837	879	1105
79	631	765	857	915	960	1209
80	685	831	930	995	1044	1310
81	739	897	1004	1073	1126	1412
82	794	961	1079	1153	1211	1513
83	846	1028	1153	1232	1293	1616
84	902	1094	1225	1310	1375	1718
85	961	1167	1306	1396	1465	1829
86	1021	1241	1387	1481	1556	1938
87	1081	1312	1466	1565	1645	2048
88	1127	1364	1523	1625	1707	2121
89	1174	1418	1579	1684	1765	2195
90	1220	1470	1633	1741	1827	2270
91	1266	1521	1688	1799	1887	2345
92	1314	1574	1743	1855	1949	2416
93	1341	1605	1777	1889	1985	2464
94	1369	1638	1810	1922	2019	2508
95	1398	1666	1840	1958	2054	2554
96	1426	1696	1873	1993	2092	2600
97+	1455	1728	1907	2025	2128	2644

* Joint applicants receive
15% discount.

Current Rates

United Teacher Associates Insurance Company Individual Long Term Care Form 1LTCIP0001(PA) Base Premiums for: \$10/Day NH, HHC Daily Max = 80% of NH 0-Day Elimination Period

Single Insured Annual Premiums for SubStandard Risks *

Issue Age	-----		Benefit Period		-----		
	<u>2-Year</u>	<u>3-Year</u>	<u>4-Year</u>	<u>5-Year</u>	<u>6-Year</u>	<u>Lifetime</u>	
<=38	\$36	\$38	\$41	\$44	\$45	\$58	* Joint applicants receive 15% discount.
39	36	41	45	47	51	63	
40	38	45	47	52	55	69	
41	41	47	53	56	58	75	
42	45	52	56	59	63	81	
43	46	55	59	64	67	86	
44	51	58	63	68	70	92	
45	53	62	68	70	76	98	
46	56	64	70	76	79	104	
47	58	68	75	79	85	109	
48	59	69	78	84	86	113	
49	62	70	79	85	90	116	
50	63	74	81	87	91	120	
51	64	76	84	90	95	122	
52	67	78	86	91	97	125	
53	69	81	91	98	102	132	
54	74	86	97	102	108	141	
55	76	91	101	108	114	147	
56	81	97	107	113	120	154	
57	85	99	110	120	124	162	
58	92	109	121	130	137	177	
59	99	120	132	141	150	191	
60	108	128	143	153	161	208	
61	116	137	153	164	173	223	
62	122	147	164	176	184	239	
63	133	159	177	190	200	256	
64	145	173	191	206	216	276	
65	155	185	206	219	230	294	
66	167	197	219	233	245	312	
67	177	210	233	248	262	331	
68	199	235	260	277	291	371	
69	219	260	288	308	322	409	
70	239	285	316	338	354	450	
71	260	309	344	367	385	488	
72	279	334	371	397	415	528	
73	323	389	432	461	484	614	
74	371	443	495	528	553	699	
75	417	499	555	593	621	785	
76	461	553	616	659	691	872	
77	507	608	679	725	759	956	
78	559	673	749	800	840	1056	
79	613	736	820	877	919	1153	
80	662	800	892	952	999	1249	
81	716	863	964	1028	1079	1349	
82	769	927	1035	1104	1159	1447	
83	820	990	1105	1180	1237	1544	
84	873	1056	1178	1257	1318	1643	
85	930	1125	1254	1340	1403	1748	
86	989	1195	1332	1420	1490	1853	
87	1047	1264	1409	1502	1577	1960	
88	1091	1314	1462	1558	1634	2030	
89	1137	1364	1517	1613	1694	2100	
90	1182	1415	1569	1671	1751	2171	
91	1226	1465	1622	1724	1810	2241	
92	1271	1517	1674	1781	1869	2313	
93	1300	1546	1707	1815	1903	2356	
94	1326	1576	1738	1845	1937	2399	
95	1355	1605	1766	1878	1971	2443	
96	1381	1633	1799	1910	2006	2487	
97+	1409	1665	1830	1942	2040	2530	

Current Rates

United Teacher Associates Insurance Company Individual Long Term Care Form 1LTCIP0001(PA) Base Premiums for: \$10/Day NH, HHC Daily Max = 50% of NH 0-Day Elimination Period

Single Insured Annual Premiums for SubStandard Risks *

Issue Age	-----		Benefit Period		-----		
	<u>2-Year</u>	<u>3-Year</u>	<u>4-Year</u>	<u>5-Year</u>	<u>6-Year</u>	<u>Lifetime</u>	
<=38	\$35	\$35	\$38	\$40	\$41	\$51	* Joint applicants receive 15% discount.
39	35	38	41	44	45	56	
40	36	41	45	46	51	62	
41	40	45	47	52	53	67	
42	41	47	52	55	56	70	
43	45	52	55	58	62	76	
44	47	55	58	62	64	81	
45	51	58	62	67	68	86	
46	53	59	67	69	74	91	
47	55	63	69	74	76	97	
48	56	64	70	75	78	99	
49	58	67	74	78	81	102	
50	59	68	75	79	84	107	
51	59	69	76	81	85	108	
52	62	70	78	84	87	110	
53	64	76	84	87	92	118	
54	68	79	87	92	98	124	
55	70	85	92	98	102	131	
56	76	87	97	102	108	137	
57	79	92	101	108	113	144	
58	86	101	110	118	124	159	
59	92	109	121	128	133	173	
60	101	120	131	139	145	185	
61	108	128	141	150	156	200	
62	116	136	150	159	167	213	
63	125	147	162	174	183	231	
64	136	161	176	187	197	251	
65	145	173	189	200	210	266	
66	156	184	201	216	224	285	
67	167	196	216	229	240	300	
68	187	219	242	256	268	338	
69	206	242	266	283	298	374	
70	224	265	293	311	327	409	
71	245	289	320	339	355	447	
72	263	312	344	367	384	483	
73	308	363	401	429	449	564	
74	351	417	460	489	513	643	
75	394	467	518	551	576	725	
76	438	521	575	613	642	804	
77	482	573	633	674	706	884	
78	530	633	702	746	781	978	
79	581	693	768	817	857	1070	
80	630	752	835	890	930	1160	
81	682	814	903	960	1006	1254	
82	730	873	969	1034	1082	1346	
83	781	935	1036	1104	1157	1439	
84	829	994	1104	1176	1234	1531	
85	886	1059	1176	1254	1312	1628	
86	941	1126	1248	1329	1393	1728	
87	995	1191	1321	1408	1475	1826	
88	1038	1237	1370	1459	1530	1892	
89	1081	1287	1421	1511	1582	1958	
90	1125	1334	1472	1563	1638	2022	
91	1166	1381	1521	1613	1694	2087	
92	1211	1429	1571	1666	1748	2154	
93	1235	1458	1600	1696	1778	2195	
94	1260	1487	1631	1726	1810	2236	
95	1288	1513	1657	1757	1843	2277	
96	1314	1541	1686	1788	1875	2316	
97+	1340	1569	1717	1818	1908	2356	

Current Rates

United Teacher Associates Insurance Company Individual Long Term Care Form 1LTCIP0002(PA) Base Premiums for: \$10/Day NH Only 0-Day Elimination Period

Single Insured Annual Premiums for SubStandard Risks *

Issue	-----		Benefit Period		-----		
Age	2-Year	3-Year	4-Year	5-Year	6-Year	Lifetime	
<=38	\$29	\$29	\$30	\$30	\$32	\$38	* Joint applicants receive
39	29	30	32	33	35	44	15% discount.
40	30	33	35	36	38	46	
41	32	35	38	40	40	51	
42	33	38	40	41	44	55	
43	36	40	44	45	46	58	
44	38	41	45	47	51	62	
45	40	45	47	51	53	67	
46	41	46	51	53	55	69	
47	44	51	53	56	58	74	
48	45	51	55	58	59	76	
49	45	52	56	59	62	78	
50	46	53	58	62	63	81	
51	47	55	58	63	64	84	
52	47	55	59	63	67	86	
53	52	58	63	68	70	91	
54	53	62	68	70	75	97	
55	56	64	70	75	79	102	
56	59	68	75	79	84	108	
57	62	70	78	84	87	113	
58	68	78	86	91	97	124	
59	74	85	95	99	107	136	
60	79	92	101	109	114	147	
61	85	99	109	118	124	159	
62	91	107	118	125	132	173	
63	99	118	130	137	145	187	
64	108	128	141	151	156	201	
65	118	137	153	162	170	217	
66	125	150	164	174	183	233	
67	136	159	176	185	196	248	
68	153	178	197	210	220	279	
69	167	199	219	233	245	311	
70	184	217	240	256	269	343	
71	200	236	263	282	294	374	
72	216	256	285	305	320	406	
73	253	300	334	357	375	475	
74	289	345	384	409	431	544	
75	328	390	435	465	486	615	
76	363	435	484	518	542	684	
77	400	481	534	570	598	753	
78	443	532	593	633	665	837	
79	486	585	651	697	730	918	
80	529	638	712	760	798	1001	
81	573	691	771	823	864	1081	
82	615	742	828	886	930	1165	
83	659	795	889	949	996	1245	
84	702	849	948	1013	1063	1327	
85	748	904	1010	1080	1133	1412	
86	794	960	1071	1145	1203	1498	
87	841	1017	1134	1212	1274	1582	
88	877	1058	1178	1257	1320	1640	
89	914	1098	1220	1301	1366	1696	
90	949	1139	1264	1346	1413	1754	
91	984	1179	1304	1390	1459	1810	
92	1022	1220	1347	1435	1508	1869	
93	1044	1243	1374	1462	1535	1904	
94	1065	1268	1398	1487	1563	1938	
95	1088	1291	1424	1513	1590	1973	
96	1110	1314	1448	1541	1619	2008	
97+	1132	1340	1473	1565	1646	2042	

Proposed Rates

United Teacher Associates Insurance Company Individual Long Term Care Form 1LTCIP0001(PA) Base Premiums for: \$10/Day NH, HHC Daily Max = 100% of NH 0-Day Elimination Period

Single Insured Annual Premiums for Preferred Risks *

Issue Age	----- Benefit Period		-----		Lifetime	
	2-Year	3-Year	4-Year	5-Year	6-Year	
<=38	\$33	\$36	\$39	\$40	\$43	\$55
39	33	39	42	45	48	61
40	36	42	46	49	51	67
41	39	45	49	52	55	73
42	42	48	54	57	60	79
43	45	51	57	61	64	84
44	46	55	60	64	69	90
45	49	58	64	69	72	96
46	52	61	67	73	76	102
47	55	64	72	76	81	106
48	57	66	73	79	84	109
49	57	67	76	81	85	114
50	58	70	78	84	88	117
51	60	72	79	85	90	120
52	61	73	82	88	93	123
53	66	78	87	93	99	129
54	69	82	91	99	103	136
55	72	87	96	103	109	144
56	76	90	100	109	115	150
57	79	94	106	114	120	157
58	87	103	115	124	132	172
59	94	112	126	135	142	185
60	102	121	136	147	154	200
61	109	130	147	157	166	215
62	117	139	155	167	176	230
63	126	151	169	181	191	248
64	136	163	182	196	205	265
65	147	175	194	209	220	283
66	157	187	208	223	235	300
67	167	199	221	236	248	318
68	185	223	247	265	278	354
69	205	245	274	293	306	392
70	224	269	299	320	336	429
71	242	292	326	348	366	466
72	262	315	351	377	395	504
73	305	366	410	438	460	585
74	347	419	468	499	525	665
75	389	469	525	562	589	746
76	432	522	583	623	655	827
77	474	573	641	685	719	907
78	523	632	707	756	794	1000
79	571	692	774	828	869	1093
80	620	752	842	900	943	1184
81	668	812	907	970	1018	1277
82	718	870	975	1042	1094	1369
83	765	930	1042	1114	1169	1461
84	815	990	1108	1184	1244	1553
85	870	1055	1181	1262	1325	1653
86	922	1121	1254	1340	1407	1752
87	978	1187	1326	1416	1488	1852
88	1020	1233	1377	1470	1543	1918
89	1061	1281	1428	1522	1597	1985
90	1103	1329	1477	1574	1652	2053
91	1145	1375	1526	1627	1707	2120
92	1189	1423	1577	1677	1763	2186
93	1212	1452	1607	1709	1795	2228
94	1238	1480	1637	1739	1827	2268
95	1265	1507	1664	1770	1858	2310
96	1290	1534	1694	1801	1891	2352
97+	1316	1562	1724	1831	1924	2391

* Joint applicants receive
15% discount.

Proposed Rates

United Teacher Associates Insurance Company Individual Long Term Care Form 1LTCIP0001(PA) Base Premiums for: \$10/Day NH, HHC Daily Max = 80% of NH 0-Day Elimination Period

Single Insured Annual Premiums for Preferred Risks *

Issue Age	-----		Benefit Period		-----		
	<u>2-Year</u>	<u>3-Year</u>	<u>4-Year</u>	<u>5-Year</u>	<u>6-Year</u>	<u>Lifetime</u>	
<=38	\$33	\$34	\$37	\$39	\$40	\$52	* Joint applicants receive 15% discount.
39	33	37	40	43	45	57	
40	34	40	43	46	49	63	
41	37	43	48	51	52	67	
42	40	46	51	54	57	73	
43	42	49	54	58	60	78	
44	45	52	57	61	64	84	
45	48	55	61	64	69	88	
46	51	58	64	69	72	94	
47	52	61	67	72	76	99	
48	54	63	70	75	78	102	
49	55	64	72	76	81	105	
50	57	66	73	79	82	108	
51	58	69	75	81	85	111	
52	60	70	78	82	87	114	
53	63	73	82	88	93	120	
54	66	78	87	93	97	127	
55	69	82	91	97	103	133	
56	73	87	96	102	108	139	
57	76	90	100	108	112	147	
58	84	99	109	117	124	160	
59	90	108	120	127	135	173	
60	97	115	129	138	145	188	
61	105	124	138	148	155	202	
62	111	133	148	158	166	215	
63	121	144	160	172	181	232	
64	132	155	173	185	194	250	
65	141	167	185	197	208	266	
66	151	178	197	211	221	283	
67	160	190	211	224	236	299	
68	179	212	235	251	263	335	
69	197	235	260	278	292	371	
70	215	257	286	305	320	407	
71	235	280	311	332	348	441	
72	253	302	335	359	375	477	
73	293	351	392	417	438	555	
74	335	401	447	477	501	632	
75	377	451	502	537	562	710	
76	417	501	558	595	625	788	
77	459	550	613	655	686	864	
78	505	608	677	724	759	954	
79	553	665	742	792	831	1042	
80	599	724	807	861	903	1130	
81	647	780	872	930	975	1220	
82	695	839	936	999	1048	1308	
83	742	896	1000	1067	1120	1396	
84	789	954	1064	1136	1192	1486	
85	842	1017	1133	1211	1269	1580	
86	894	1081	1203	1284	1348	1676	
87	946	1142	1274	1359	1426	1772	
88	987	1189	1322	1410	1479	1836	
89	1029	1233	1371	1459	1531	1899	
90	1069	1280	1419	1510	1583	1963	
91	1109	1325	1467	1559	1637	2027	
92	1150	1371	1514	1610	1689	2092	
93	1175	1398	1543	1640	1721	2130	
94	1199	1425	1571	1668	1751	2169	
95	1224	1452	1598	1698	1782	2208	
96	1250	1477	1627	1728	1813	2248	
97+	1274	1505	1655	1757	1845	2287	

Proposed Rates

United Teacher Associates Insurance Company Individual Long Term Care Form 1LTCIP0001(PA) Base Premiums for: \$10/Day NH, HHC Daily Max = 50% of NH 0-Day Elimination Period

Single Insured Annual Premiums for Preferred Risks *

Issue Age	-----		Benefit Period		-----	
	<u>2-Year</u>	<u>3-Year</u>	<u>4-Year</u>	<u>5-Year</u>	<u>6-Year</u>	<u>Lifetime</u>
<=38	\$31	\$31	\$34	\$36	\$37	\$45
39	31	34	37	39	40	51
40	33	37	40	42	45	55
41	36	40	43	46	48	60
42	37	43	46	49	51	64
43	40	46	49	52	55	69
44	43	49	52	55	58	73
45	45	52	55	60	61	78
46	48	54	60	63	66	82
47	49	57	63	66	69	87
48	51	58	64	67	70	90
49	52	60	66	70	73	93
50	54	61	67	72	75	96
51	54	63	69	73	76	97
52	55	64	70	75	79	100
53	58	69	75	79	84	106
54	61	72	79	84	88	112
55	64	76	84	88	93	118
56	69	79	87	93	97	124
57	72	84	91	97	102	130
58	78	91	100	106	112	144
59	84	99	109	115	121	155
60	91	108	118	126	132	167
61	97	115	127	135	142	181
62	105	123	135	144	151	193
63	114	133	147	157	164	209
64	123	145	158	169	178	226
65	132	155	170	181	190	241
66	142	166	182	194	203	257
67	151	176	194	206	217	272
68	169	197	218	232	242	305
69	185	218	241	256	269	338
70	203	239	265	281	295	371
71	221	262	289	306	321	404
72	238	283	311	332	347	437
73	278	329	363	387	405	510
74	317	377	416	443	463	582
75	356	423	468	498	522	655
76	396	471	520	553	580	727
77	435	517	573	610	638	800
78	480	573	634	674	706	884
79	525	626	694	739	774	967
80	570	680	755	804	842	1049
81	616	736	816	869	910	1133
82	661	789	876	934	979	1217
83	706	845	937	999	1047	1301
84	750	898	999	1063	1115	1384
85	801	958	1063	1133	1187	1473
86	851	1018	1129	1202	1260	1562
87	900	1078	1195	1272	1334	1650
88	939	1120	1239	1320	1383	1710
89	978	1163	1286	1366	1431	1770
90	1017	1206	1331	1413	1480	1828
91	1054	1250	1375	1459	1531	1888
92	1094	1292	1420	1507	1580	1948
93	1117	1319	1447	1534	1609	1985
94	1141	1344	1474	1561	1637	2021
95	1165	1369	1499	1589	1667	2059
96	1189	1393	1525	1618	1695	2094
97+	1211	1419	1552	1645	1725	2130

* Joint applicants receive
15% discount.

Proposed Rates

United Teacher Associates Insurance Company Individual Long Term Care Form 1LTCIP0002(PA) Base Premiums for: \$10/Day NH Only 0-Day Elimination Period

Single Insured Annual Premiums for Preferred Risks *

Issue Age	-----		Benefit Period		-----	
	<u>2-Year</u>	<u>3-Year</u>	<u>4-Year</u>	<u>5-Year</u>	<u>6-Year</u>	<u>Lifetime</u>
<=38	\$25	\$25	\$27	\$27	\$28	\$34
39	25	27	28	30	31	39
40	27	30	31	33	34	42
41	28	31	34	36	36	45
42	30	34	36	37	39	49
43	33	36	39	40	42	52
44	34	37	40	43	45	55
45	36	40	43	45	48	60
46	37	42	45	48	49	63
47	39	45	48	51	52	66
48	40	45	49	52	54	69
49	40	46	51	54	55	70
50	42	48	52	55	57	73
51	43	49	52	57	58	75
52	43	49	54	57	60	78
53	46	52	57	61	64	82
54	48	55	61	64	67	87
55	51	58	64	67	72	93
56	54	61	67	72	75	97
57	55	64	70	75	79	102
58	61	70	78	82	87	112
59	66	76	85	90	96	123
60	72	84	91	99	103	133
61	76	90	99	106	112	144
62	82	96	106	114	120	155
63	90	106	117	124	132	169
64	97	115	127	136	142	182
65	106	124	138	147	154	196
66	114	135	148	157	164	211
67	123	144	158	167	176	224
68	138	161	178	190	199	253
69	151	179	197	211	221	281
70	166	196	217	232	244	309
71	181	214	238	254	266	338
72	194	232	257	275	289	366
73	229	272	302	323	339	429
74	262	312	347	371	390	492
75	296	353	393	420	440	556
76	329	393	438	468	490	619
77	362	434	483	516	541	682
78	401	481	537	573	601	756
79	440	529	589	631	661	830
80	478	577	643	688	722	904
81	517	625	697	745	782	978
82	556	671	749	801	842	1052
83	595	719	803	858	901	1126
84	634	767	857	916	961	1200
85	676	818	912	976	1024	1277
86	718	869	969	1036	1088	1354
87	761	919	1026	1096	1151	1431
88	792	957	1064	1136	1193	1483
89	827	993	1103	1177	1235	1534
90	858	1030	1142	1217	1278	1586
91	891	1066	1180	1257	1320	1637
92	924	1103	1218	1298	1363	1689
93	943	1124	1242	1322	1389	1722
94	963	1147	1265	1344	1413	1752
95	984	1168	1287	1369	1438	1785
96	1003	1189	1310	1393	1464	1816
97+	1023	1211	1332	1416	1489	1848

* Joint applicants receive
15% discount.

Proposed Rates

United Teacher Associates Insurance Company
Individual Long Term Care Form 1LTCIP0001(PA)
Base Premiums for: \$10/Day NH, HHC Daily Max = 100% of NH
0-Day Elimination Period

Single Insured Annual Premiums for Standard Risks *

Issue	-----		Benefit Period		-----		
Age	2-Year	3-Year	4-Year	5-Year	6-Year	Lifetime	
<=38	\$37	\$42	\$45	\$46	\$49	\$64	* Joint applicants receive
39	37	45	48	52	55	70	15% discount.
40	42	48	54	57	58	78	
41	45	52	57	60	64	84	
42	48	55	61	66	69	91	
43	52	58	66	70	73	96	
44	54	64	69	73	79	103	
45	57	67	73	79	82	111	
46	60	70	78	84	88	117	
47	64	73	82	88	93	123	
48	66	76	84	91	96	126	
49	66	78	88	93	99	130	
50	67	81	90	96	102	135	
51	69	82	91	99	103	138	
52	70	84	94	102	106	141	
53	76	90	100	106	114	148	
54	79	94	105	114	118	157	
55	82	100	111	118	126	164	
56	88	103	115	126	133	172	
57	91	108	123	130	138	181	
58	100	118	133	142	151	197	
59	108	129	145	155	163	214	
60	117	139	157	169	176	230	
61	126	150	169	181	191	248	
62	135	160	179	193	203	265	
63	145	173	194	208	220	286	
64	157	187	209	226	236	305	
65	169	202	224	241	253	324	
66	181	215	239	256	271	345	
67	193	229	254	272	286	366	
68	214	256	284	305	320	408	
69	236	283	314	336	353	450	
70	259	309	344	368	387	493	
71	278	335	375	401	422	537	
72	300	363	404	434	454	580	
73	351	422	471	504	529	673	
74	399	481	538	574	604	765	
75	447	540	604	646	677	858	
76	496	599	671	718	753	951	
77	546	658	737	788	827	1044	
78	602	727	813	870	913	1150	
79	656	795	891	952	999	1257	
80	713	864	967	1035	1085	1362	
81	768	933	1044	1115	1171	1468	
82	825	1000	1121	1199	1259	1574	
83	881	1069	1199	1281	1344	1680	
84	937	1138	1274	1362	1431	1787	
85	1000	1214	1359	1452	1523	1902	
86	1061	1290	1443	1540	1618	2015	
87	1124	1365	1525	1628	1710	2130	
88	1172	1419	1583	1689	1775	2205	
89	1221	1474	1642	1751	1836	2283	
90	1269	1528	1698	1810	1900	2361	
91	1317	1582	1755	1870	1963	2438	
92	1366	1637	1813	1929	2027	2513	
93	1395	1670	1848	1964	2065	2562	
94	1423	1703	1882	1999	2100	2609	
95	1455	1733	1914	2036	2136	2657	
96	1483	1764	1948	2072	2175	2704	
97+	1513	1797	1982	2106	2213	2749	

Proposed Rates

United Teacher Associates Insurance Company Individual Long Term Care Form 1LTCIP0001(PA) Base Premiums for: \$10/Day NH, HHC Daily Max = 80% of NH 0-Day Elimination Period

Single Insured Annual Premiums for Standard Risks *

Issue Age	Benefit Period					Lifetime	
	2-Year	3-Year	4-Year	5-Year	6-Year		
<=38	\$37	\$39	\$43	\$45	\$46	\$60	* Joint applicants receive 15% discount.
39	37	43	46	49	52	66	
40	39	46	49	54	57	72	
41	43	49	55	58	60	78	
42	46	54	58	61	66	84	
43	48	57	61	67	69	90	
44	52	60	66	70	73	96	
45	55	64	70	73	79	102	
46	58	67	73	79	82	108	
47	60	70	78	82	88	114	
48	61	72	81	87	90	117	
49	64	73	82	88	93	121	
50	66	76	84	91	94	124	
51	67	79	87	93	99	127	
52	69	81	90	94	100	130	
53	72	84	94	102	106	138	
54	76	90	100	106	112	147	
55	79	94	105	112	118	152	
56	84	100	111	117	124	160	
57	88	103	115	124	129	169	
58	96	114	126	135	142	184	
59	103	124	138	147	155	199	
60	112	133	148	158	167	217	
61	121	142	158	170	179	232	
62	127	152	170	182	191	248	
63	139	164	184	197	208	266	
64	151	179	199	214	224	287	
65	161	193	214	227	239	306	
66	173	205	227	242	254	324	
67	184	218	242	259	272	344	
68	206	244	271	289	302	386	
69	227	271	299	320	335	426	
70	248	296	329	351	368	468	
71	271	321	357	381	401	507	
72	290	347	386	413	432	549	
73	336	404	450	480	504	638	
74	386	460	514	549	576	727	
75	434	519	577	617	646	816	
76	480	576	641	685	719	906	
77	528	632	706	753	789	994	
78	582	700	779	833	873	1097	
79	637	765	852	912	955	1199	
80	689	833	928	990	1039	1299	
81	745	897	1002	1069	1121	1402	
82	800	964	1076	1148	1205	1504	
83	852	1030	1150	1227	1287	1606	
84	907	1097	1224	1307	1371	1709	
85	967	1169	1304	1393	1459	1818	
86	1029	1242	1384	1477	1550	1927	
87	1088	1314	1465	1562	1640	2038	
88	1135	1366	1520	1621	1700	2111	
89	1183	1419	1577	1677	1761	2184	
90	1229	1471	1631	1737	1821	2257	
91	1275	1523	1686	1793	1882	2331	
92	1322	1577	1742	1852	1944	2405	
93	1351	1607	1775	1887	1979	2450	
94	1378	1639	1807	1918	2014	2495	
95	1408	1670	1837	1952	2050	2540	
96	1437	1698	1870	1987	2086	2586	
97+	1465	1731	1903	2020	2121	2631	

Proposed Rates

United Teacher Associates Insurance Company Individual Long Term Care Form 1LTCIP0001(PA) Base Premiums for: \$10/Day NH, HHC Daily Max = 50% of NH 0-Day Elimination Period

Single Insured Annual Premiums for Standard Risks *

Issue	-----		Benefit Period		-----		
Age	2-Year	3-Year	4-Year	5-Year	6-Year	Lifetime	
<=38	\$36	\$36	\$39	\$42	\$43	\$52	* Joint applicants receive 15% discount.
39	36	39	43	45	46	58	
40	37	43	46	48	52	64	
41	42	46	49	54	55	69	
42	43	49	54	57	58	73	
43	46	54	57	60	64	79	
44	49	57	60	64	67	84	
45	52	60	64	69	70	90	
46	55	61	69	72	76	94	
47	57	66	72	76	79	100	
48	58	67	73	78	81	103	
49	60	69	76	81	84	106	
50	61	70	78	82	87	111	
51	61	72	79	84	88	112	
52	64	73	81	87	91	115	
53	67	79	87	91	96	123	
54	70	82	91	96	102	129	
55	73	88	96	102	106	136	
56	79	91	100	106	112	142	
57	82	96	105	112	117	150	
58	90	105	115	123	129	164	
59	96	114	126	133	139	179	
60	105	124	136	145	151	193	
61	112	133	147	155	163	208	
62	121	141	155	164	173	221	
63	130	152	169	181	190	241	
64	141	167	182	194	205	260	
65	151	179	196	208	218	277	
66	163	191	209	224	233	296	
67	173	203	224	238	250	312	
68	194	227	251	266	278	351	
69	214	251	277	295	309	389	
70	233	275	305	323	339	426	
71	254	300	332	353	369	465	
72	274	324	357	381	399	502	
73	320	378	417	446	466	586	
74	365	434	478	508	534	668	
75	410	486	538	573	599	753	
76	456	541	598	637	667	836	
77	501	595	658	701	734	919	
78	552	658	730	776	812	1017	
79	604	721	798	849	891	1112	
80	655	782	869	925	967	1206	
81	709	846	939	999	1047	1304	
82	759	907	1008	1075	1126	1399	
83	812	972	1078	1148	1203	1496	
84	863	1033	1148	1223	1283	1592	
85	921	1102	1223	1304	1365	1694	
86	978	1171	1298	1383	1449	1797	
87	1035	1239	1374	1464	1534	1899	
88	1079	1287	1425	1517	1591	1967	
89	1124	1338	1479	1571	1646	2036	
90	1169	1387	1531	1625	1703	2102	
91	1212	1437	1582	1677	1761	2171	
92	1259	1486	1634	1733	1818	2240	
93	1284	1516	1664	1764	1849	2283	
94	1311	1546	1695	1795	1882	2325	
95	1340	1574	1724	1827	1917	2368	
96	1366	1603	1754	1860	1949	2408	
97+	1393	1631	1785	1891	1984	2450	

Proposed Rates

United Teacher Associates Insurance Company Individual Long Term Care Form 1LTCIP0002(PA) Base Premiums for: \$10/Day NH Only 0-Day Elimination Period

Single Insured Annual Premiums for Standard Risks *

Issue Age	-----		Benefit Period		-----		
	2-Year	3-Year	4-Year	5-Year	6-Year	Lifetime	
<=38	\$30	\$30	\$31	\$31	\$33	\$39	* Joint applicants receive 15% discount.
39	30	31	33	34	36	45	
40	31	34	36	37	39	48	
41	33	36	39	42	42	52	
42	34	39	42	43	45	57	
43	37	42	45	46	48	60	
44	39	43	46	49	52	64	
45	42	46	49	52	55	69	
46	43	48	52	55	57	72	
47	45	52	55	58	60	76	
48	46	52	57	60	61	79	
49	46	54	58	61	64	81	
50	48	55	60	64	66	84	
51	49	57	60	66	67	87	
52	49	57	61	66	69	90	
53	54	60	66	70	73	94	
54	55	64	70	73	78	100	
55	58	67	73	78	82	106	
56	61	70	78	82	87	112	
57	64	73	81	87	91	117	
58	70	81	90	94	100	129	
59	76	88	99	103	111	141	
60	82	96	105	114	118	152	
61	88	103	114	123	129	164	
62	94	111	123	130	138	179	
63	103	123	135	142	151	194	
64	112	133	147	157	163	209	
65	123	142	158	169	176	226	
66	130	155	170	181	190	242	
67	141	164	182	193	203	259	
68	158	185	205	218	229	290	
69	173	206	227	242	254	323	
70	191	226	250	266	280	356	
71	208	245	274	293	306	389	
72	224	266	296	317	332	422	
73	263	312	347	371	390	493	
74	300	359	399	426	449	565	
75	341	405	451	483	505	640	
76	378	451	504	538	564	712	
77	416	499	555	594	622	783	
78	460	553	617	658	691	870	
79	505	608	677	725	759	954	
80	550	664	740	791	830	1041	
81	595	719	801	857	898	1124	
82	640	771	861	921	967	1211	
83	685	827	924	987	1036	1295	
84	730	882	985	1054	1105	1380	
85	777	940	1049	1123	1178	1468	
86	825	999	1114	1192	1251	1558	
87	875	1057	1180	1260	1325	1646	
88	912	1100	1224	1307	1372	1706	
89	951	1142	1269	1353	1420	1764	
90	987	1184	1314	1399	1470	1824	
91	1024	1226	1356	1446	1517	1882	
92	1063	1269	1401	1492	1568	1944	
93	1085	1293	1429	1520	1597	1981	
94	1108	1319	1455	1546	1625	2015	
95	1132	1343	1480	1574	1653	2053	
96	1154	1366	1505	1603	1683	2089	
97+	1177	1393	1532	1628	1712	2124	

Proposed Rates

United Teacher Associates Insurance Company
Individual Long Term Care Form 1LTCIP0001(PA)
Base Premiums for: \$10/Day NH, HHC Daily Max = 100% of NH
0-Day Elimination Period

Single Insured Annual Premiums for SubStandard Risks *

Issue Age	Benefit Period					Lifetime
	2-Year	3-Year	4-Year	5-Year	6-Year	
<=38	\$46	\$52	\$57	\$58	\$61	\$81
39	46	57	60	66	69	88
40	52	60	67	72	73	97
41	57	66	72	75	81	105
42	60	69	76	82	87	114
43	66	73	82	88	91	120
44	67	81	87	91	99	129
45	72	84	91	99	103	139
46	75	88	97	105	111	147
47	81	91	103	111	117	154
48	82	96	105	114	120	157
49	82	97	111	117	124	163
50	84	102	112	120	127	169
51	87	103	114	124	129	172
52	88	105	118	127	133	176
53	96	112	126	133	142	185
54	99	118	132	142	148	196
55	103	126	139	148	157	206
56	111	129	144	157	166	215
57	114	135	154	163	172	226
58	126	148	166	178	188	247
59	135	161	181	194	203	268
60	147	173	196	211	221	289
61	157	187	211	226	239	311
62	169	200	224	241	254	330
63	181	217	244	260	275	357
64	196	233	262	283	296	381
65	211	253	281	300	315	405
66	226	269	299	320	338	432
67	241	286	318	341	357	457
68	268	320	356	381	401	510
69	296	353	393	420	441	562
70	323	387	431	460	484	617
71	348	419	469	501	528	671
72	375	454	505	543	568	725
73	440	528	589	629	662	842
74	499	602	673	718	755	957
75	559	674	755	807	846	1073
76	620	749	839	897	942	1189
77	682	822	921	985	1033	1305
78	753	909	1017	1088	1142	1437
79	821	994	1114	1190	1248	1571
80	891	1081	1209	1293	1357	1703
81	961	1166	1305	1395	1464	1836
82	1032	1250	1402	1499	1574	1967
83	1100	1337	1499	1601	1680	2100
84	1172	1422	1592	1703	1788	2234
85	1250	1517	1698	1815	1905	2377
86	1328	1613	1803	1926	2023	2519
87	1405	1706	1906	2035	2138	2663
88	1465	1773	1979	2112	2219	2757
89	1526	1843	2053	2189	2295	2854
90	1586	1911	2123	2263	2376	2951
91	1646	1978	2195	2338	2453	3048
92	1709	2047	2266	2411	2534	3141
93	1743	2087	2310	2456	2580	3204
94	1779	2129	2353	2498	2625	3261
95	1818	2166	2392	2546	2670	3320
96	1854	2205	2435	2591	2719	3380
97+	1891	2247	2479	2633	2766	3437

* Joint applicants receive
15% discount.

Proposed Rates

United Teacher Associates Insurance Company Individual Long Term Care Form 1LTCIP0001(PA) Base Premiums for: \$10/Day NH, HHC Daily Max = 80% of NH 0-Day Elimination Period

Single Insured Annual Premiums for SubStandard Risks *

Issue Age	-----		Benefit Period		-----		
	<u>2-Year</u>	<u>3-Year</u>	<u>4-Year</u>	<u>5-Year</u>	<u>6-Year</u>	<u>Lifetime</u>	
<=38	\$46	\$49	\$54	\$57	\$58	\$75	* Joint applicants receive 15% discount.
39	46	54	58	61	66	82	
40	49	58	61	67	72	90	
41	54	61	69	73	75	97	
42	58	67	73	76	82	105	
43	60	72	76	84	87	112	
44	66	75	82	88	91	120	
45	69	81	88	91	99	127	
46	73	84	91	99	103	135	
47	75	88	97	103	111	142	
48	76	90	102	109	112	147	
49	81	91	103	111	117	151	
50	82	96	105	114	118	155	
51	84	99	109	117	124	158	
52	87	102	112	118	126	163	
53	90	105	118	127	133	172	
54	96	112	126	133	141	184	
55	99	118	132	141	148	191	
56	105	126	139	147	155	200	
57	111	129	144	155	161	211	
58	120	142	157	169	178	230	
59	129	155	172	184	194	248	
60	141	166	185	199	209	271	
61	151	178	199	214	224	290	
62	158	191	214	229	239	311	
63	173	206	230	247	260	333	
64	188	224	248	268	281	359	
65	202	241	268	284	299	383	
66	217	256	284	303	318	405	
67	230	274	303	323	341	431	
68	259	305	338	360	378	483	
69	284	338	374	401	419	532	
70	311	371	411	440	460	585	
71	338	402	447	477	501	634	
72	363	434	483	516	540	686	
73	420	505	562	599	629	798	
74	483	576	643	686	719	909	
75	543	649	722	771	807	1021	
76	599	719	801	857	898	1133	
77	659	791	882	942	987	1242	
78	727	875	973	1041	1091	1372	
79	797	957	1066	1141	1195	1499	
80	861	1041	1160	1238	1299	1624	
81	931	1121	1253	1337	1402	1754	
82	1000	1205	1346	1435	1507	1881	
83	1066	1287	1437	1534	1609	2008	
84	1135	1372	1531	1634	1713	2136	
85	1209	1462	1630	1742	1824	2272	
86	1286	1553	1731	1846	1938	2408	
87	1360	1643	1831	1952	2050	2547	
88	1419	1709	1900	2026	2124	2639	
89	1479	1773	1972	2097	2202	2730	
90	1537	1839	2039	2172	2277	2823	
91	1594	1905	2108	2241	2353	2914	
92	1652	1972	2177	2316	2429	3006	
93	1689	2009	2219	2359	2474	3063	
94	1724	2048	2259	2398	2518	3119	
95	1761	2087	2296	2441	2562	3175	
96	1795	2123	2338	2483	2607	3234	
97+	1831	2165	2379	2525	2652	3289	

Proposed Rates

United Teacher Associates Insurance Company Individual Long Term Care Form 1LTCIP0001(PA) Base Premiums for: \$10/Day NH, HHC Daily Max = 50% of NH 0-Day Elimination Period

Single Insured Annual Premiums for SubStandard Risks *

Issue Age	-----		Benefit Period		-----		
	<u>2-Year</u>	<u>3-Year</u>	<u>4-Year</u>	<u>5-Year</u>	<u>6-Year</u>	<u>Lifetime</u>	
<=38	\$45	\$45	\$49	\$52	\$54	\$66	* Joint applicants receive 15% discount.
39	45	49	54	57	58	73	
40	46	54	58	60	66	81	
41	52	58	61	67	69	87	
42	54	61	67	72	73	91	
43	58	67	72	75	81	99	
44	61	72	75	81	84	105	
45	66	75	81	87	88	112	
46	69	76	87	90	96	118	
47	72	82	90	96	99	126	
48	73	84	91	97	102	129	
49	75	87	96	102	105	133	
50	76	88	97	103	109	139	
51	76	90	99	105	111	141	
52	81	91	102	109	114	144	
53	84	99	109	114	120	154	
54	88	103	114	120	127	161	
55	91	111	120	127	133	170	
56	99	114	126	133	141	178	
57	103	120	132	141	147	187	
58	112	132	144	154	161	206	
59	120	142	157	166	173	224	
60	132	155	170	181	188	241	
61	141	166	184	194	203	260	
62	151	176	194	206	217	277	
63	163	191	211	226	238	300	
64	176	209	229	244	256	326	
65	188	224	245	260	274	345	
66	203	239	262	281	292	371	
67	217	254	281	298	312	390	
68	244	284	314	333	348	440	
69	268	314	345	368	387	486	
70	292	344	381	404	425	532	
71	318	375	416	441	462	582	
72	342	405	447	477	499	628	
73	401	472	522	558	583	733	
74	456	543	598	635	667	836	
75	513	607	673	716	749	942	
76	570	677	748	797	834	1045	
77	626	745	822	876	918	1150	
78	689	822	912	970	1015	1271	
79	755	901	999	1061	1114	1390	
80	819	978	1085	1157	1209	1508	
81	887	1058	1174	1248	1308	1630	
82	949	1135	1260	1344	1407	1749	
83	1015	1215	1347	1435	1504	1870	
84	1078	1292	1435	1529	1604	1990	
85	1151	1377	1529	1630	1706	2117	
86	1223	1464	1622	1728	1810	2247	
87	1293	1549	1718	1830	1918	2374	
88	1350	1609	1781	1897	1988	2459	
89	1405	1673	1848	1964	2057	2546	
90	1462	1734	1914	2032	2129	2628	
91	1516	1795	1978	2097	2202	2713	
92	1574	1858	2042	2166	2272	2800	
93	1606	1896	2080	2205	2311	2854	
94	1639	1933	2120	2244	2353	2906	
95	1674	1967	2154	2284	2396	2960	
96	1709	2003	2192	2325	2437	3011	
97+	1742	2039	2232	2364	2480	3063	

Proposed Rates

United Teacher Associates Insurance Company Individual Long Term Care Form 1LTCIP0002(PA) Base Premiums for: \$10/Day NH Only 0-Day Elimination Period

Single Insured Annual Premiums for SubStandard Risks *

Issue	-----		Benefit Period		-----		
Age	2-Year	3-Year	4-Year	5-Year	6-Year	Lifetime	
<=38	\$37	\$37	\$39	\$39	\$42	\$49	* Joint applicants receive 15% discount.
39	37	39	42	43	45	57	
40	39	43	45	46	49	60	
41	42	45	49	52	52	66	
42	43	49	52	54	57	72	
43	46	52	57	58	60	75	
44	49	54	58	61	66	81	
45	52	58	61	66	69	87	
46	54	60	66	69	72	90	
47	57	66	69	73	75	96	
48	58	66	72	75	76	99	
49	58	67	73	76	81	102	
50	60	69	75	81	82	105	
51	61	72	75	82	84	109	
52	61	72	76	82	87	112	
53	67	75	82	88	91	118	
54	69	81	88	91	97	126	
55	73	84	91	97	103	133	
56	76	88	97	103	109	141	
57	81	91	102	109	114	147	
58	88	102	112	118	126	161	
59	96	111	124	129	139	176	
60	103	120	132	142	148	191	
61	111	129	142	154	161	206	
62	118	139	154	163	172	224	
63	129	154	169	178	188	244	
64	141	166	184	196	203	262	
65	154	178	199	211	221	283	
66	163	194	214	226	238	303	
67	176	206	229	241	254	323	
68	199	232	256	274	286	363	
69	217	259	284	303	318	404	
70	239	283	312	333	350	446	
71	260	306	342	366	383	486	
72	281	333	371	396	416	528	
73	329	390	434	463	487	617	
74	375	449	499	532	561	707	
75	426	507	565	604	632	800	
76	472	565	629	673	704	890	
77	520	625	694	742	777	979	
78	576	692	771	822	864	1088	
79	632	761	846	906	949	1193	
80	688	830	925	988	1038	1301	
81	745	898	1002	1070	1123	1405	
82	800	964	1076	1151	1209	1514	
83	857	1033	1156	1233	1295	1619	
84	912	1103	1232	1317	1381	1725	
85	972	1175	1313	1404	1473	1836	
86	1032	1248	1392	1489	1564	1948	
87	1093	1322	1474	1576	1656	2057	
88	1141	1375	1531	1634	1716	2132	
89	1189	1428	1586	1691	1776	2205	
90	1233	1480	1643	1749	1837	2280	
91	1280	1532	1695	1807	1897	2353	
92	1329	1586	1751	1866	1960	2429	
93	1357	1616	1787	1900	1996	2476	
94	1384	1649	1818	1933	2032	2519	
95	1414	1679	1851	1967	2068	2565	
96	1443	1709	1882	2003	2105	2610	
97+	1471	1742	1915	2035	2139	2655	

United Teacher Associates Insurance Company
Long Term Care Forms 1LTCIP001 (PA) and 1LTCIP002 (PA)
Factors to Apply to Base Rates to Add:

Issue Age	Compound <u>Inflation</u> <u>1LTCIE0011</u>	Simple <u>Inflation</u> <u>1LTCIE0012</u>	Cost of Living <u>Option</u> <u>1LTCIE0013</u>
<=38	2.25	1.55	1.05
39	2.25	1.55	1.05
40	2.25	1.55	1.05
41	2.25	1.55	1.05
42	2.25	1.55	1.05
43	2.23	1.55	1.05
44	2.21	1.55	1.05
45	2.19	1.55	1.05
46	2.17	1.55	1.05
47	2.15	1.55	1.05
48	2.13	1.55	1.05
49	2.11	1.55	1.05
50	2.09	1.55	1.05
51	2.07	1.55	1.05
52	2.05	1.55	1.05
53	2.03	1.55	1.05
54	2.01	1.55	1.05
55	1.99	1.55	1.05
56	1.97	1.55	1.05
57	1.95	1.55	1.05
58	1.94	1.55	1.05
59	1.93	1.55	1.05
60	1.92	1.55	1.05
61	1.91	1.55	1.05
62	1.90	1.55	1.05
63	1.88	1.54	1.05
64	1.86	1.53	1.05
65	1.84	1.52	1.05
66	1.82	1.51	1.05
67	1.80	1.50	1.05
68	1.77	1.50	1.05
69	1.74	1.50	1.05
70	1.71	1.50	1.05
71	1.68	1.50	1.05
72	1.65	1.50	1.05
73	1.61	1.48	1.05
74	1.57	1.46	1.05
75	1.53	1.44	1.05
76	1.49	1.42	1.05
77	1.45	1.40	1.05
78	1.43	1.38	1.05
79	1.41	1.36	1.05
80	1.39	1.34	1.05
81	1.37	1.32	1.05
82	1.35	1.30	1.05
83	1.33	1.29	1.05
84	1.31	1.28	1.05
85	1.29	1.27	1.05
86	1.27	1.26	1.05
87	1.25	1.25	1.05
88	1.24	1.24	1.05
89	1.23	1.23	1.05
90	1.22	1.22	1.05
91	1.21	1.21	1.05
92	1.20	1.20	1.05
93	1.20	1.20	1.05
94	1.19	1.19	1.05
95	1.19	1.19	1.05
96	1.18	1.18	1.05
97+	1.18	1.18	1.05

United Teacher Associates Insurance Company
Long Term Care Forms 1LTCIP001 (PA) and 1LTCIP002 (PA)
Factors to Apply to Base Rates to Add:

Issue Age	Shortened Benefit Period (Non-forfeiture) 1LTCIE0010
<=38	1.15
39	1.15
40	1.15
41	1.15
42	1.15
43	1.15
44	1.15
45	1.15
46	1.15
47	1.15
48	1.15
49	1.15
50	1.15
51	1.15
52	1.15
53	1.15
54	1.15
55	1.15
56	1.15
57	1.15
58	1.15
59	1.15
60	1.14
61	1.14
62	1.14
63	1.14
64	1.14
65	1.13
66	1.13
67	1.13
68	1.13
69	1.13
70	1.12
71	1.12
72	1.12
73	1.11
74	1.11
75	1.10
76	1.10
77	1.09
78	1.08
79	1.08
80	1.07
81	1.07
82	1.06
83	1.06
84	1.06
85	1.05
86	1.05
87	1.05
88	1.05
89	1.05
90	1.05
91	1.05
92	1.05
93	1.05
94	1.05
95	1.05
96	1.05
97+	1.05

United Teacher Associates Insurance Company
Long Term Care Forms 1LTCIP001 (PA) and 1LTCIP002 (PA)

Rider 1LTCIE0014 - Shared Extended Expense Rider Factors

Both spouses purchase B.P. of	Additional Shared Benefit Period Purchased					
	<u>1-Year</u>	<u>2-Year</u>	<u>3-Year</u>	<u>4-Year</u>	<u>5-Year</u>	<u>6-Year</u>
2 years	1.15	1.20	-	-	-	-
3	1.10	1.15	1.18	-	-	-
4	1.07	1.10	1.15	1.16	-	-
5	1.06	1.08	1.10	1.13	1.15	-
6	1.03	1.06	1.08	1.10	1.11	1.12

Factors to go from 0-day Elimination period to:

20-day	0.96
60-day	0.88
90-day	0.83
180-day	0.75

Rider 1LTCIE0014 - Factor to add Dual Waiver of Premium option:

1.06

Mode Factors to be applied to annual premiums:

Monthly:	0.09
Quarterly:	0.2625
Semiannual:	0.525

Current Rates

United Teacher Associates Insurance Company
Individual Long Term Care Form 2LTCIP0001(PA)
At-Home Advantage
Base Premiums for: \$10/Day NH, HHC Daily Max = 50% of NH
0-Day Elimination Period
Single Standard Insured Annual Premiums *

Issue <u>Age</u>	Benefit Period:					<u>Lifetime</u>
	<u>2-Year</u>	<u>3-Year</u>	<u>4-Year</u>	<u>5-Year</u>	<u>6-Year</u>	
<= 29	13	14	15	16	16	20
30	14	15	16	17	17	22
31	15	16	17	18	20	23
32	16	17	20	20	21	25
33	17	18	21	21	22	26
34	18	20	22	23	23	29
35	20	21	23	24	25	30
36	20	23	24	25	26	32
37	21	24	25	26	28	35
38	22	25	28	29	30	37
39	24	26	29	30	31	39
40	25	29	30	32	33	41
41	26	30	32	33	36	44
42	28	31	33	36	37	46
43	29	33	36	38	40	49
44	31	36	38	40	43	53
45	32	37	40	43	45	56
46	35	39	43	45	47	60
47	36	41	45	47	49	63
48	37	43	46	49	52	64
49	38	44	47	51	53	67
50	38	45	48	52	54	69
51	39	46	49	53	55	70
52	40	47	52	54	58	72
53	43	49	54	58	60	77
54	45	52	58	61	63	82
55	47	55	60	64	67	85
56	49	58	63	67	70	90
57	52	60	66	70	74	94
58	56	66	72	77	81	104
59	61	71	78	84	87	113
60	66	77	85	91	95	122
61	70	83	91	98	102	131
62	75	89	98	105	109	140
63	82	97	106	113	118	152
64	89	105	115	122	128	163
65	95	113	123	131	138	174
66	102	120	132	140	147	185
67	109	128	140	150	156	197
68	122	143	158	168	175	221
69	135	159	175	185	194	245
70	147	174	191	204	213	268
71	160	189	208	222	232	292
72	173	204	225	239	251	316
73	205	243	268	285	299	376
74	238	282	312	331	347	436
75	270	321	355	378	396	497
76	302	360	398	424	444	557
77	336	399	442	470	492	616
78	377	449	497	529	554	693
79	417	498	552	588	616	769
80	459	549	607	647	679	845
81	500	598	662	706	739	921
82	542	647	719	765	802	998
83	607	728	808	861	903	1,121
84	674	808	898	958	1,004	1,244
85	741	889	988	1,053	1,105	1,367
86	806	969	1,079	1,150	1,205	1,490
87	873	1,050	1,168	1,245	1,306	1,613
88	980	1,181	1,314	1,402	1,471	1,812
89	1,087	1,311	1,461	1,558	1,635	2,013
90	1,194	1,442	1,608	1,715	1,800	2,211
91	1,301	1,572	1,754	1,871	1,964	2,410
92	1,408	1,703	1,900	2,027	2,129	2,609
93	1,580	1,915	2,138	2,283	2,397	2,931
94	1,753	2,126	2,376	2,537	2,665	3,255
95	1,925	2,338	2,614	2,791	2,933	3,577
96	2,098	2,550	2,852	3,046	3,200	3,899
97+	2,270	2,762	3,090	3,301	3,468	4,221

*: Preferred Risk Discount of .87 or Substandard Load of 1.25 may apply. Spousal Discount of .8 on each policy applies if both spouses enroll at the same time, are both approved for coverage, and pay for their policies.

Current Rates

United Teacher Associates Insurance Company
Individual Long Term Care Form 2LTCIP0001(PA)
At-Home Advantage
Base Premiums for: \$10/Day NH, HHC Daily Max = 75% of NH
0-Day Elimination Period
Single Standard Insured Annual Premiums *

Issue <u>Age</u>	Benefit Period:					<u>Lifetime</u>
	<u>2-Year</u>	<u>3-Year</u>	<u>4-Year</u>	<u>5-Year</u>	<u>6-Year</u>	
<= 29	14	15	16	17	17	22
30	15	16	17	18	20	24
31	16	17	18	20	21	26
32	16	18	21	22	22	28
33	17	20	22	23	24	30
34	18	21	23	24	25	32
35	20	22	24	25	26	33
36	21	24	25	28	29	36
37	22	25	26	29	30	38
38	23	26	29	31	32	40
39	24	28	31	32	35	44
40	26	30	32	35	36	46
41	28	31	35	37	38	48
42	29	33	36	38	40	52
43	31	36	39	41	43	55
44	32	38	41	44	46	59
45	35	39	44	46	48	62
46	36	41	46	49	52	67
47	38	44	48	52	54	70
48	39	45	49	53	56	72
49	39	46	51	54	58	75
50	40	47	53	56	59	76
51	41	48	54	58	61	78
52	43	49	55	59	62	81
53	45	53	59	62	66	85
54	47	55	62	66	69	90
55	49	59	64	69	72	94
56	52	61	68	72	77	99
57	54	64	71	76	81	104
58	60	70	78	84	87	114
59	64	77	85	91	95	123
60	69	83	92	98	104	133
61	75	89	99	106	110	144
62	79	94	106	113	118	153
63	86	104	114	122	129	166
64	94	112	123	132	138	177
65	101	120	132	141	148	190
66	108	128	141	151	159	201
67	115	136	151	160	168	214
68	128	152	168	179	189	239
69	141	168	186	199	208	265
70	154	184	204	217	228	290
71	168	200	222	237	248	315
72	181	216	239	255	268	340
73	215	256	285	305	320	404
74	248	298	331	353	370	468
75	283	338	376	403	421	531
76	316	380	422	451	473	595
77	351	421	468	499	523	659
78	393	473	526	561	589	739
79	436	524	584	623	653	819
80	480	576	643	685	719	899
81	522	629	700	748	784	980
82	565	681	759	810	849	1,060
83	634	765	853	910	955	1,189
84	703	849	946	1,011	1,060	1,318
85	771	933	1,041	1,111	1,166	1,447
86	840	1,017	1,135	1,212	1,272	1,577
87	909	1,101	1,229	1,312	1,378	1,705
88	1,020	1,237	1,382	1,475	1,549	1,912
89	1,130	1,373	1,535	1,639	1,720	2,121
90	1,241	1,509	1,688	1,802	1,892	2,329
91	1,351	1,645	1,840	1,964	2,063	2,536
92	1,463	1,781	1,993	2,128	2,234	2,744
93	1,641	2,001	2,241	2,392	2,513	3,077
94	1,819	2,222	2,489	2,657	2,790	3,412
95	1,998	2,441	2,736	2,921	3,068	3,747
96	2,176	2,661	2,983	3,186	3,347	4,080
97+	2,354	2,882	3,232	3,450	3,625	4,415

*: Preferred Risk Discount of .87 or Substandard Load of 1.25 may apply. Spousal Discount of .8 on each policy applies if both spouses enroll at the same time, are both approved for coverage, and pay for their policies.

Current Rates

United Teacher Associates Insurance Company
Individual Long Term Care Form 2LTCIP0001(PA)
At-Home Advantage
Base Premiums for: \$10/Day NH, HHC Daily Max = 100% of NH
0-Day Elimination Period
Single Standard Insured Annual Premiums *

Issue Age	Benefit Period:					
	<u>2-Year</u>	<u>3-Year</u>	<u>4-Year</u>	<u>5-Year</u>	<u>6-Year</u>	<u>Lifetime</u>
<= 29	14	16	17	18	18	24
30	15	17	18	20	21	26
31	16	18	20	21	22	29
32	17	20	22	23	24	31
33	18	21	23	24	25	33
34	20	22	24	25	28	36
35	21	23	25	28	29	38
36	22	25	28	29	30	39
37	23	26	29	31	32	41
38	24	28	31	32	35	45
39	25	30	32	35	37	48
40	28	31	35	37	39	51
41	29	33	37	39	41	54
42	30	35	38	41	44	56
43	32	37	41	44	46	61
44	33	39	44	47	49	64
45	36	41	46	49	53	69
46	38	44	49	53	55	74
47	39	46	52	55	59	77
48	40	48	53	58	60	79
49	41	49	54	59	62	82
50	43	51	56	60	63	84
51	44	52	58	62	66	86
52	45	53	59	63	67	89
53	47	56	62	68	71	93
54	49	59	66	71	75	99
55	52	62	69	75	79	104
56	55	66	72	78	83	108
57	58	68	76	82	86	114
58	63	75	84	90	95	124
59	68	82	91	98	104	135
60	74	87	98	106	112	145
61	78	94	106	114	120	155
62	84	101	113	121	128	167
63	91	109	122	131	138	179
64	99	118	131	141	148	192
65	106	127	141	151	159	205
66	114	136	151	161	169	217
67	121	144	160	171	179	230
68	135	161	178	191	201	256
69	148	177	198	212	222	284
70	162	194	216	231	244	311
71	176	210	236	252	265	337
72	190	228	254	273	286	365
73	224	270	302	323	339	431
74	260	314	351	375	393	499
75	296	357	398	426	447	566
76	331	399	446	477	501	634
77	366	442	495	529	554	700
78	411	497	555	593	623	785
79	454	551	616	659	691	869
80	499	605	677	723	760	953
81	544	659	738	789	828	1,037
82	588	714	799	854	896	1,122
83	659	802	897	959	1,007	1,257
84	730	889	996	1,064	1,118	1,393
85	802	976	1,094	1,170	1,228	1,527
86	873	1,064	1,193	1,274	1,339	1,662
87	944	1,152	1,291	1,379	1,449	1,797
88	1,059	1,294	1,450	1,549	1,627	2,014
89	1,174	1,435	1,609	1,719	1,806	2,230
90	1,288	1,577	1,769	1,888	1,984	2,446
91	1,403	1,718	1,927	2,059	2,162	2,662
92	1,518	1,860	2,087	2,228	2,340	2,878
93	1,702	2,087	2,344	2,502	2,629	3,225
94	1,886	2,316	2,601	2,776	2,916	3,571
95	2,070	2,545	2,858	3,051	3,205	3,917
96	2,254	2,773	3,115	3,325	3,494	4,263
97+	2,438	3,002	3,373	3,598	3,781	4,610

*: Preferred Risk Discount of .87 or Substandard Load of 1.25 may apply. Spousal Discount of .8 on each policy applies if both spouses enroll at the same time, are both approved for coverage, and pay for their policies.

Current Rates

United Teacher Associates Insurance Company
Individual Long Term Care Form 2LTCIP0001(PA)
At-Home Advantage
Base Premiums for: \$10/Day NH, HHC Daily Max = 125% of NH
0-Day Elimination Period
Single Standard Insured Annual Premiums *

Issue <u>Age</u>	Benefit Period:					
	<u>2-Year</u>	<u>3-Year</u>	<u>4-Year</u>	<u>5-Year</u>	<u>6-Year</u>	<u>Lifetime</u>
<= 29	14	16	17	20	21	26
30	15	17	20	21	22	30
31	16	20	21	23	24	32
32	18	21	23	24	25	35
33	20	22	24	26	28	37
34	21	23	25	28	29	39
35	22	24	28	30	31	41
36	23	26	29	31	33	44
37	24	28	30	33	35	47
38	25	29	32	36	37	49
39	26	31	35	38	39	53
40	29	33	37	40	43	56
41	30	35	39	43	45	60
42	31	37	41	45	47	63
43	33	39	44	47	51	68
44	36	41	47	51	54	72
45	38	45	49	54	58	77
46	39	47	53	58	60	82
47	41	49	55	60	63	86
48	43	51	58	62	66	89
49	44	52	59	63	68	91
50	45	54	60	66	69	93
51	46	55	62	67	71	95
52	47	56	63	69	74	98
53	49	60	68	72	77	104
54	53	63	71	77	82	109
55	55	67	75	81	86	114
56	58	70	78	85	90	120
57	61	74	83	89	94	125
58	67	81	90	98	104	137
59	72	87	98	106	112	148
60	77	94	106	114	121	159
61	83	101	114	123	130	170
62	89	108	122	131	139	182
63	97	116	131	141	150	196
64	105	125	141	152	161	209
65	112	135	151	162	171	222
66	120	144	161	173	183	236
67	128	153	171	184	193	250
68	141	170	191	205	216	277
69	156	189	210	227	238	306
70	170	206	231	247	261	335
71	184	223	251	269	283	363
72	199	242	270	291	306	392
73	236	286	321	345	362	463
74	273	331	371	399	420	535
75	309	376	422	453	476	606
76	346	421	473	507	534	677
77	383	466	523	561	590	749
78	429	523	588	630	662	837
79	475	580	652	698	734	926
80	521	636	715	767	806	1,014
81	567	693	780	835	877	1,103
82	613	750	844	904	949	1,193
83	688	842	946	1,013	1,065	1,334
84	761	934	1,050	1,124	1,180	1,475
85	836	1,025	1,153	1,233	1,296	1,617
86	910	1,117	1,256	1,343	1,411	1,758
87	983	1,208	1,359	1,454	1,527	1,900
88	1,102	1,356	1,525	1,631	1,714	2,125
89	1,221	1,503	1,692	1,807	1,899	2,351
90	1,340	1,650	1,857	1,984	2,085	2,576
91	1,458	1,797	2,023	2,161	2,271	2,800
92	1,577	1,945	2,190	2,338	2,456	3,026
93	1,768	2,183	2,456	2,622	2,755	3,386
94	1,957	2,420	2,724	2,907	3,054	3,744
95	2,148	2,657	2,991	3,191	3,355	4,103
96	2,338	2,895	3,259	3,476	3,654	4,462
97+	2,528	3,131	3,526	3,761	3,953	4,822

*: Preferred Risk Discount of .87 or Substandard Load of 1.25 may apply. Spousal Discount of .8 on each policy applies if both spouses enroll at the same time, are both approved for coverage, and pay for their policies.

Current Rates

United Teacher Associates Insurance Company
Individual Long Term Care Form 2LTCIP0001(PA)
At-Home Advantage
Base Premiums for: \$10/Day NH, HHC Daily Max = 150% of NH
0-Day Elimination Period
Single Standard Insured Annual Premiums *

Issue <u>Age</u>	Benefit Period:					<u>Lifetime</u>
	<u>2-Year</u>	<u>3-Year</u>	<u>4-Year</u>	<u>5-Year</u>	<u>6-Year</u>	
<= 29	15	17	18	21	22	30
30	16	18	21	22	23	32
31	17	20	22	24	25	36
32	18	22	24	25	28	38
33	20	23	25	28	30	40
34	21	24	28	30	31	44
35	22	25	29	31	33	46
36	23	28	31	33	36	48
37	24	29	32	36	37	52
38	26	31	35	38	40	55
39	28	32	37	40	43	59
40	30	35	39	43	45	62
41	31	37	41	45	48	66
42	32	39	44	47	51	70
43	35	41	47	51	54	75
44	37	44	49	54	58	79
45	39	47	53	58	61	85
46	41	49	56	61	66	90
47	44	52	59	64	69	94
48	45	54	61	67	71	97
49	46	55	63	69	72	100
50	47	56	64	70	75	102
51	48	59	67	72	77	105
52	49	60	68	75	79	107
53	53	63	72	78	84	114
54	55	67	76	83	89	120
55	59	70	81	87	93	125
56	61	75	84	92	98	131
57	64	78	89	97	102	137
58	70	85	97	105	112	148
59	76	92	105	114	121	161
60	82	100	114	123	130	174
61	87	107	122	132	140	185
62	93	115	130	141	150	198
63	101	124	140	152	161	212
64	109	133	151	163	173	225
65	117	143	161	174	184	240
66	125	152	171	185	196	254
67	133	162	182	196	207	268
68	148	181	202	219	230	298
69	163	199	224	242	254	329
70	178	217	245	263	278	359
71	193	236	266	286	301	389
72	208	254	288	309	325	420
73	246	301	340	366	385	495
74	285	348	393	423	445	570
75	323	396	447	481	506	645
76	361	443	500	537	566	721
77	399	490	553	595	626	796
78	447	549	620	666	700	889
79	495	608	688	738	776	982
80	543	668	754	810	851	1,075
81	591	727	821	881	927	1,168
82	639	787	889	953	1,002	1,262
83	715	882	996	1,068	1,122	1,410
84	792	978	1,104	1,182	1,243	1,558
85	869	1,073	1,212	1,297	1,364	1,705
86	945	1,168	1,319	1,412	1,485	1,854
87	1,022	1,264	1,427	1,527	1,605	2,002
88	1,145	1,417	1,600	1,711	1,800	2,237
89	1,268	1,571	1,773	1,895	1,993	2,470
90	1,390	1,724	1,946	2,079	2,186	2,705
91	1,513	1,877	2,118	2,264	2,379	2,939
92	1,636	2,031	2,292	2,448	2,574	3,174
93	1,833	2,277	2,569	2,743	2,883	3,547
94	2,029	2,523	2,847	3,038	3,194	3,919
95	2,225	2,769	3,125	3,333	3,504	4,291
96	2,422	3,015	3,403	3,628	3,813	4,663
97+	2,619	3,261	3,680	3,924	4,124	5,035

*- Preferred Risk Discount of .87 or Substandard Load of 1.25 may apply. Spousal Discount of .8 on each policy applies if both spouses enroll at the same time, are both approved for coverage, and pay for their policies.

Proposed Rates

United Teacher Associates Insurance Company
Individual Long Term Care Form 2LTCIP0001(PA)
At-Home Advantage
Base Premiums for: \$10/Day NH, HHC Daily Max = 50% of NH
0-Day Elimination Period
Single Standard Insured Annual Premiums *

Issue <u>Age</u>	Benefit Period:					
	<u>2-Year</u>	<u>3-Year</u>	<u>4-Year</u>	<u>5-Year</u>	<u>6-Year</u>	<u>Lifetime</u>
<= 29	16	18	19	21	21	25
30	18	19	21	22	22	28
31	19	21	22	24	25	30
32	21	22	25	25	27	33
33	22	24	27	27	28	34
34	24	25	28	30	30	37
35	25	27	30	31	33	39
36	25	30	31	33	34	42
37	27	31	33	34	36	45
38	28	33	36	37	39	48
39	31	34	37	39	40	51
40	33	37	39	42	43	54
41	34	39	42	43	46	57
42	36	40	43	46	48	60
43	37	43	46	49	52	64
44	40	46	49	52	55	69
45	42	48	52	55	58	73
46	45	51	55	58	61	78
47	46	54	58	61	64	82
48	48	55	60	64	67	84
49	49	57	61	66	69	87
50	49	58	63	67	70	90
51	51	60	64	69	72	91
52	52	61	67	70	75	94
53	55	64	70	75	78	100
54	58	67	75	79	82	106
55	61	72	78	84	87	111
56	64	75	82	87	91	117
57	67	78	85	91	96	123
58	73	85	94	100	105	135
59	79	93	102	109	114	147
60	85	100	111	118	124	158
61	91	108	118	127	133	170
62	97	115	127	136	142	182
63	106	126	138	147	154	197
64	115	136	150	158	166	212
65	124	147	160	170	179	226
66	133	155	172	182	191	241
67	142	166	182	194	203	256
68	158	185	205	218	227	287
69	175	206	227	241	253	318
70	191	226	248	265	277	348
71	208	245	271	289	302	380
72	224	265	293	311	326	411
73	266	315	348	371	389	489
74	309	366	405	431	451	567
75	351	417	462	492	514	646
76	393	468	517	552	577	724
77	437	519	574	611	640	801
78	490	583	646	688	721	901
79	543	647	718	764	801	1,000
80	597	713	789	842	882	1,099
81	650	777	861	918	961	1,197
82	704	842	934	994	1,042	1,298
83	789	946	1,051	1,120	1,174	1,458
84	876	1,051	1,168	1,245	1,305	1,618
85	963	1,156	1,284	1,369	1,437	1,778
86	1,048	1,260	1,402	1,495	1,567	1,938
87	1,135	1,365	1,519	1,619	1,698	2,097
88	1,274	1,535	1,709	1,822	1,912	2,356
89	1,413	1,704	1,899	2,026	2,126	2,616
90	1,552	1,875	2,090	2,229	2,340	2,875
91	1,691	2,044	2,280	2,432	2,553	3,134
92	1,830	2,214	2,470	2,636	2,767	3,392
93	2,054	2,489	2,779	2,968	3,116	3,811
94	2,278	2,764	3,089	3,298	3,464	4,231
95	2,503	3,039	3,398	3,628	3,812	4,649
96	2,727	3,314	3,708	3,960	4,161	5,068
97+	2,951	3,591	4,017	4,291	4,509	5,487

*: Preferred Risk Discount of .87 or Substandard Load of 1.25 may apply. Spousal Discount of .8 on each policy applies if both spouses enroll at the same time, are both approved for coverage, and pay for their policies.

Proposed Rates

United Teacher Associates Insurance Company
Individual Long Term Care Form 2LTCIP0001(PA)
At-Home Advantage
Base Premiums for: \$10/Day NH, HHC Daily Max = 75% of NH
0-Day Elimination Period
Single Standard Insured Annual Premiums *

Issue <u>Age</u>	Benefit Period:					
	<u>2-Year</u>	<u>3-Year</u>	<u>4-Year</u>	<u>5-Year</u>	<u>6-Year</u>	<u>Lifetime</u>
<= 29	18	19	21	22	22	28
30	19	21	22	24	25	31
31	21	22	24	25	27	34
32	21	24	27	28	28	36
33	22	25	28	30	31	39
34	24	27	30	31	33	42
35	25	28	31	33	34	43
36	27	31	33	36	37	46
37	28	33	34	37	39	49
38	30	34	37	40	42	52
39	31	36	40	42	45	57
40	34	39	42	45	46	60
41	36	40	45	48	49	63
42	37	43	46	49	52	67
43	40	46	51	54	55	72
44	42	49	54	57	60	76
45	45	51	57	60	63	81
46	46	54	60	64	67	87
47	49	57	63	67	70	91
48	51	58	64	69	73	94
49	51	60	66	70	75	97
50	52	61	69	73	76	99
51	54	63	70	75	79	102
52	55	64	72	76	81	105
53	58	69	76	81	85	111
54	61	72	81	85	90	117
55	64	76	84	90	94	123
56	67	79	88	94	100	129
57	70	84	93	99	105	135
58	78	91	102	109	114	148
59	84	100	111	118	124	160
60	90	108	120	127	135	173
61	97	115	129	138	144	187
62	103	123	138	147	154	199
63	112	135	148	158	167	215
64	123	145	160	172	179	230
65	132	155	172	184	193	247
66	141	166	184	196	206	262
67	150	176	196	208	218	278
68	166	197	218	233	245	311
69	184	218	242	259	271	344
70	200	239	265	283	296	377
71	218	260	289	308	323	410
72	235	281	311	332	348	443
73	280	333	371	396	416	525
74	323	387	431	459	481	608
75	368	440	489	523	547	691
76	411	493	549	586	614	773
77	456	547	608	649	680	857
78	511	614	683	730	765	961
79	567	682	759	810	849	1,064
80	623	749	836	891	934	1,169
81	679	818	910	972	1,020	1,274
82	734	885	987	1,052	1,103	1,378
83	824	994	1,109	1,183	1,241	1,546
84	913	1,103	1,230	1,314	1,378	1,713
85	1,002	1,212	1,353	1,444	1,516	1,881
86	1,091	1,322	1,476	1,576	1,653	2,050
87	1,181	1,431	1,598	1,706	1,791	2,217
88	1,326	1,609	1,797	1,918	2,014	2,486
89	1,470	1,785	1,996	2,130	2,237	2,757
90	1,613	1,961	2,195	2,343	2,459	3,027
91	1,757	2,138	2,392	2,553	2,682	3,296
92	1,902	2,316	2,591	2,766	2,905	3,567
93	2,133	2,601	2,914	3,110	3,267	4,001
94	2,365	2,888	3,235	3,453	3,627	4,436
95	2,597	3,174	3,557	3,797	3,989	4,871
96	2,829	3,459	3,878	4,141	4,350	5,304
97+	3,060	3,746	4,201	4,485	4,712	5,739

*: Preferred Risk Discount of .87 or Substandard Load of 1.25 may apply. Spousal Discount of .8 on each policy applies if both spouses enroll at the same time, are both approved for coverage, and pay for their policies.

Proposed Rates

United Teacher Associates Insurance Company
Individual Long Term Care Form 2LTCIP0001(PA)
At-Home Advantage
Base Premiums for: \$10/Day NH, HHC Daily Max = 100% of NH
0-Day Elimination Period
Single Standard Insured Annual Premiums *

Issue <u>Age</u>	Benefit Period:					
	<u>2-Year</u>	<u>3-Year</u>	<u>4-Year</u>	<u>5-Year</u>	<u>6-Year</u>	<u>Lifetime</u>
<= 29	18	21	22	24	24	31
30	19	22	24	25	27	34
31	21	24	25	27	28	37
32	22	25	28	30	31	40
33	24	27	30	31	33	43
34	25	28	31	33	36	46
35	27	30	33	36	37	49
36	28	33	36	37	39	51
37	30	34	37	40	42	54
38	31	36	40	42	45	58
39	33	39	42	45	48	63
40	36	40	45	48	51	66
41	37	43	48	51	54	70
42	39	45	49	54	57	73
43	42	48	54	57	60	79
44	43	51	57	61	64	84
45	46	54	60	64	69	90
46	49	57	64	69	72	96
47	51	60	67	72	76	100
48	52	63	69	75	78	103
49	54	64	70	76	81	106
50	55	66	73	78	82	109
51	57	67	75	81	85	112
52	58	69	76	82	87	115
53	61	73	81	88	93	121
54	64	76	85	93	97	129
55	67	81	90	97	103	135
56	72	85	94	102	108	141
57	75	88	99	106	112	148
58	82	97	109	117	124	161
59	88	106	118	127	135	175
60	96	114	127	138	145	188
61	102	123	138	148	155	202
62	109	132	147	157	166	217
63	118	142	158	170	179	233
64	129	154	170	184	193	250
65	138	164	184	196	206	266
66	148	176	196	209	220	283
67	157	187	208	223	233	299
68	175	209	232	248	262	333
69	193	230	257	275	289	369
70	211	253	281	300	317	404
71	229	274	306	327	344	438
72	247	296	330	354	372	474
73	292	351	393	420	441	561
74	338	408	456	487	511	649
75	384	463	517	553	582	736
76	431	519	580	620	652	824
77	475	574	643	688	721	910
78	534	646	722	771	810	1,021
79	591	716	801	857	898	1,130
80	649	786	881	940	988	1,239
81	707	857	960	1,026	1,076	1,348
82	764	928	1,039	1,111	1,165	1,459
83	857	1,042	1,166	1,247	1,310	1,634
84	949	1,156	1,295	1,383	1,453	1,810
85	1,042	1,269	1,422	1,520	1,597	1,985
86	1,135	1,383	1,550	1,656	1,740	2,160
87	1,227	1,498	1,679	1,793	1,884	2,337
88	1,377	1,682	1,885	2,014	2,115	2,618
89	1,526	1,866	2,092	2,235	2,347	2,899
90	1,674	2,050	2,299	2,455	2,579	3,180
91	1,824	2,234	2,506	2,676	2,811	3,461
92	1,973	2,417	2,713	2,896	3,042	3,742
93	2,213	2,713	3,047	3,253	3,418	4,192
94	2,452	3,011	3,382	3,609	3,791	4,642
95	2,691	3,308	3,715	3,966	4,167	5,092
96	2,930	3,604	4,050	4,322	4,542	5,542
97+	3,169	3,902	4,385	4,678	4,916	5,993

*: Preferred Risk Discount of .87 or Substandard Load of 1.25 may apply. Spousal Discount of .8 on each policy applies if both spouses enroll at the same time, are both approved for coverage, and pay for their policies.

Proposed Rates

United Teacher Associates Insurance Company
Individual Long Term Care Form 2LTCIP0001(PA)
At-Home Advantage
Base Premiums for: \$10/Day NH, HHC Daily Max = 125% of NH
0-Day Elimination Period
Single Standard Insured Annual Premiums *

Issue <u>Age</u>	Benefit Period:					<u>Lifetime</u>
	<u>2-Year</u>	<u>3-Year</u>	<u>4-Year</u>	<u>5-Year</u>	<u>6-Year</u>	
<= 29	18	21	22	25	27	34
30	19	22	25	27	28	39
31	21	25	27	30	31	42
32	24	27	30	31	33	45
33	25	28	31	34	36	48
34	27	30	33	36	37	51
35	28	31	36	39	40	54
36	30	34	37	40	43	57
37	31	36	39	43	45	61
38	33	37	42	46	48	64
39	34	40	45	49	51	69
40	37	43	48	52	55	73
41	39	45	51	55	58	78
42	40	48	54	58	61	82
43	43	51	57	61	66	88
44	46	54	61	66	70	94
45	49	58	64	70	75	100
46	51	61	69	75	78	106
47	54	64	72	78	82	112
48	55	66	75	81	85	115
49	57	67	76	82	88	118
50	58	70	78	85	90	121
51	60	72	81	87	93	124
52	61	73	82	90	96	127
53	64	78	88	94	100	135
54	69	82	93	100	106	142
55	72	87	97	105	112	148
56	75	91	102	111	117	155
57	79	96	108	115	123	163
58	87	105	117	127	135	178
59	94	114	127	138	145	193
60	100	123	138	148	157	206
61	108	132	148	160	169	221
62	115	141	158	170	181	236
63	126	151	170	184	194	254
64	136	163	184	197	209	272
65	145	175	196	211	223	289
66	155	187	209	224	238	306
67	166	199	223	239	251	324
68	184	221	248	266	281	360
69	203	245	274	295	309	398
70	221	268	300	321	339	435
71	239	290	326	350	368	472
72	259	314	351	378	398	510
73	306	372	417	449	471	602
74	354	431	483	519	546	695
75	402	489	549	589	619	788
76	450	547	614	659	694	881
77	498	605	680	730	767	973
78	558	680	764	819	861	1,088
79	617	753	848	907	954	1,203
80	677	827	930	997	1,048	1,319
81	737	901	1,014	1,085	1,141	1,434
82	797	975	1,097	1,175	1,233	1,550
83	894	1,094	1,230	1,317	1,384	1,734
84	990	1,214	1,365	1,461	1,534	1,918
85	1,087	1,332	1,499	1,603	1,685	2,102
86	1,183	1,452	1,633	1,746	1,834	2,286
87	1,278	1,570	1,767	1,890	1,985	2,470
88	1,432	1,763	1,982	2,120	2,228	2,763
89	1,588	1,954	2,199	2,349	2,468	3,056
90	1,742	2,145	2,414	2,579	2,710	3,349
91	1,896	2,337	2,630	2,809	2,953	3,640
92	2,050	2,528	2,846	3,039	3,193	3,933
93	2,298	2,838	3,193	3,409	3,582	4,401
94	2,544	3,145	3,542	3,779	3,971	4,868
95	2,793	3,453	3,888	4,149	4,361	5,334
96	3,039	3,763	4,237	4,519	4,750	5,801
97+	3,286	4,071	4,584	4,889	5,138	6,269

*: Preferred Risk Discount of .87 or Substandard Load of 1.25 may apply. Spousal Discount of .8 on each policy applies if both spouses enroll at the same time, are both approved for coverage, and pay for their policies.

Proposed Rates

United Teacher Associates Insurance Company
Individual Long Term Care Form 2LTCIP0001(PA)
At-Home Advantage
Base Premiums for: \$10/Day NH, HHC Daily Max = 150% of NH
0-Day Elimination Period
Single Standard Insured Annual Premiums *

Issue	Benefit Period:					
<u>Age</u>	<u>2-Year</u>	<u>3-Year</u>	<u>4-Year</u>	<u>5-Year</u>	<u>6-Year</u>	<u>Lifetime</u>
<= 29	19	22	24	27	28	39
30	21	24	27	28	30	42
31	22	25	28	31	33	46
32	24	28	31	33	36	49
33	25	30	33	36	39	52
34	27	31	36	39	40	57
35	28	33	37	40	43	60
36	30	36	40	43	46	63
37	31	37	42	46	48	67
38	34	40	45	49	52	72
39	36	42	48	52	55	76
40	39	45	51	55	58	81
41	40	48	54	58	63	85
42	42	51	57	61	66	91
43	45	54	61	66	70	97
44	48	57	64	70	75	103
45	51	61	69	75	79	111
46	54	64	73	79	85	117
47	57	67	76	84	90	123
48	58	70	79	87	93	126
49	60	72	82	90	94	130
50	61	73	84	91	97	133
51	63	76	87	94	100	136
52	64	78	88	97	103	139
53	69	82	94	102	109	148
54	72	87	99	108	115	155
55	76	91	105	114	121	163
56	79	97	109	120	127	170
57	84	102	115	126	133	178
58	91	111	126	136	145	193
59	99	120	136	148	157	209
60	106	130	148	160	169	226
61	114	139	158	172	182	241
62	121	150	169	184	194	257
63	132	161	182	197	209	275
64	142	173	196	212	224	293
65	152	185	209	226	239	312
66	163	197	223	241	254	330
67	173	211	236	254	269	348
68	193	235	263	284	299	387
69	212	259	292	314	330	428
70	232	283	318	342	362	466
71	251	306	345	372	392	505
72	271	330	374	402	423	546
73	320	392	443	475	501	643
74	371	453	511	550	579	742
75	420	514	582	625	658	839
76	469	576	650	698	736	937
77	519	637	719	773	813	1,035
78	582	713	806	866	910	1,156
79	643	791	894	960	1,009	1,277
80	706	869	981	1,052	1,106	1,398
81	768	945	1,067	1,145	1,205	1,519
82	831	1,023	1,156	1,239	1,302	1,640
83	930	1,147	1,295	1,389	1,459	1,833
84	1,030	1,271	1,435	1,537	1,616	2,026
85	1,130	1,395	1,576	1,686	1,773	2,217
86	1,229	1,519	1,715	1,836	1,930	2,410
87	1,329	1,643	1,855	1,985	2,087	2,603
88	1,489	1,842	2,080	2,225	2,340	2,908
89	1,649	2,042	2,305	2,464	2,591	3,211
90	1,807	2,241	2,530	2,703	2,842	3,516
91	1,967	2,440	2,754	2,944	3,093	3,821
92	2,127	2,640	2,980	3,183	3,346	4,126
93	2,383	2,960	3,340	3,566	3,748	4,611
94	2,637	3,280	3,702	3,950	4,152	5,095
95	2,893	3,600	4,062	4,333	4,555	5,578
96	3,148	3,920	4,424	4,717	4,957	6,062
97+	3,404	4,240	4,784	5,101	5,361	6,545

*: Preferred Risk Discount of .87 or Substandard Load of 1.25 may apply. Spousal Discount of .8 on each policy applies if both spouses enroll at the same time, are both approved for coverage, and pay for their policies.

United Teacher Associates Insurance Company
Long Term Care Form 2LTCIP0001(PA)
Factors to Apply to Base Rates to Add:

Issue Age	Compound	Compound	Simple	Cost of Living
	Uncapped	Capped		
	<u>Inflation</u>	<u>Inflation</u>	<u>Inflation</u>	<u>Inflation</u>
	<u>2LTCIE0011</u>	<u>2LTCIE0019</u>	<u>2LTCIE0012</u>	<u>1LTCIE0013</u>
<= 29	3.16	1.85	1.63	1.05
30	3.12	1.85	1.62	1.05
31	3.09	1.85	1.62	1.05
32	3.05	1.85	1.62	1.05
33	3.01	1.85	1.62	1.05
34	2.98	1.85	1.62	1.05
35	2.94	1.85	1.61	1.05
36	2.91	1.85	1.61	1.05
37	2.87	1.85	1.61	1.05
38	2.84	1.85	1.61	1.05
39	2.80	1.85	1.61	1.05
40	2.77	1.85	1.60	1.05
41	2.73	1.85	1.60	1.05
42	2.70	1.85	1.60	1.05
43	2.67	1.85	1.60	1.05
44	2.64	1.85	1.60	1.05
45	2.60	1.85	1.59	1.05
46	2.57	1.85	1.59	1.05
47	2.54	1.85	1.59	1.05
48	2.51	1.85	1.59	1.05
49	2.48	1.85	1.59	1.05
50	2.46	1.85	1.58	1.05
51	2.43	1.85	1.58	1.05
52	2.40	1.85	1.58	1.05
53	2.36	1.85	1.58	1.05
54	2.32	1.85	1.58	1.05
55	2.28	1.85	1.57	1.05
56	2.24	1.85	1.57	1.05
57	2.20	1.85	1.57	1.05
58	2.15	1.84	1.57	1.05
59	2.10	1.83	1.56	1.05
60	2.06	1.82	1.56	1.05
61	2.01	1.81	1.55	1.05
62	1.96	1.80	1.55	1.05
63	1.93	1.77	1.54	1.05
64	1.90	1.74	1.53	1.05
65	1.88	1.71	1.52	1.05
66	1.85	1.68	1.52	1.05
67	1.82	1.65	1.51	1.05
68	1.79	1.63	1.51	1.05
69	1.75	1.61	1.50	1.05
70	1.72	1.59	1.50	1.05
71	1.68	1.57	1.50	1.05
72	1.65	1.55	1.50	1.05
73	1.61	1.52	1.48	1.05
74	1.57	1.49	1.46	1.05
75	1.53	1.46	1.44	1.05
76	1.49	1.43	1.42	1.05
77	1.45	1.40	1.40	1.05
78	1.43	1.37	1.38	1.05
79	1.41	1.34	1.36	1.05
80	1.39	1.31	1.34	1.05
81	1.37	1.28	1.32	1.05
82	1.35	1.25	1.30	1.05
83	1.33	1.24	1.28	1.05
84	1.31	1.22	1.27	1.05
85	1.29	1.21	1.25	1.05
86	1.27	1.20	1.23	1.05
87	1.25	1.18	1.22	1.05
88	1.23	1.17	1.20	1.05
89	1.21	1.16	1.18	1.05
90	1.19	1.14	1.17	1.05
91	1.17	1.13	1.15	1.05
92	1.15	1.12	1.13	1.05
93	1.13	1.10	1.12	1.05
94	1.11	1.09	1.10	1.05
95	1.09	1.08	1.08	1.05
96	1.07	1.06	1.07	1.05
97+	1.05	1.05	1.05	1.05

United Teacher Associates Insurance Company
Long Term Care Form 2LTCIP0001(PA)
Payment Method Adjustment Factors

Issue Age	10-pay Factor <u>2LTCIE0038</u>	Single Premium Factor <u>2LTCIE0037</u>	Paid up at 65 Factor <u>2LTCIE0039</u>
<= 29	3.65	31.50	1.07
30	3.57	30.84	1.11
31	3.49	30.18	1.14
32	3.42	29.52	1.17
33	3.34	28.86	1.20
34	3.27	28.20	1.23
35	3.19	27.54	1.26
36	3.11	26.89	1.29
37	3.04	26.23	1.32
38	2.97	25.64	1.36
39	2.90	25.06	1.39
40	2.84	24.47	1.43
41	2.77	23.89	1.46
42	2.70	23.30	1.50
43	2.64	22.78	1.54
44	2.58	22.26	1.58
45	2.52	21.74	1.62
46	2.46	21.22	1.66
47	2.40	20.70	1.70
48	2.36	20.24	1.74
49	2.32	19.78	1.78
50	2.28	19.32	1.82
51	2.24	18.86	1.86
52	2.20	18.40	1.90
53	2.18	18.28	2.02
54	2.16	18.16	2.14
55	2.14	18.04	2.26
56	2.12	17.92	2.38
57	2.10	17.80	2.50
58	2.04	17.24	3.04
59	1.98	16.68	3.58
60	1.92	16.12	4.12
61	1.86	15.56	4.66
62	1.80	15.00	5.20
63	1.80	14.66	9.76
64	1.80	14.32	14.32
65	1.80	13.98	
66	1.80	13.64	
67	1.80	13.30	
68	1.74	12.74	
69	1.68	12.18	
70	1.62	11.62	
71	1.56	11.06	
72	1.50	10.50	
73	1.46	10.02	
74	1.42	9.54	
75	1.38	9.06	
76	1.34	8.58	
77	1.30	8.10	
78	1.26	7.66	
79	1.22	7.22	
80	1.18	6.78	
81	1.14	6.34	
82	1.10	5.90	
83	1.10	5.46	
84+	1.10	5.02	

United Teacher Associates Insurance Company
Long Term Care Form 2LTCIP0001(PA)

Rider to add Shared Extended Expense option (1LTCIE0015):

<u>Both spouses purchase B.P. of</u>	<u>Additional Shared Benefit Period Purchased</u>					
	<u>1-Year</u>	<u>2-Year</u>	<u>3-Year</u>	<u>4-Year</u>	<u>5-Year</u>	<u>6-Year</u>
2 years	1.15	1.20	-	-	-	-
3	1.10	1.15	1.18	-	-	-
4	1.07	1.10	1.15	1.16	-	-
5	1.06	1.08	1.10	1.13	1.15	-
6	1.03	1.06	1.08	1.10	1.11	1.12

Factors to go from 0-day Elimination period to:

20-day	0.96
60-day	0.88
90-day	0.83
180-day	0.75

Rider to add Nonforfeiture option (2LTCIE0010):

1.05

Rider to add Dual Waiver of Premium option (1LTCIE0014):

1.06

Rider to add Survivorship Waiver of Premium option (2LTCIE0026):

1.05

Rider to add Restoration of Benefits Option (2LTCIE0021):

<u>Benefit Period Purchased</u>	<u>Rider Cost Factor</u>
2 years	1.05
3 years	1.04
4 years	1.03
5 years	1.02
6 years	1.01
Lifetime	1.00

Rider to add Monthly Adjudication of Benefits Option (2LTCIE0020):

<u>Home Care % Purchased</u>	<u>Rider Cost Factor</u>
50%	1.09
75%	1.08
100%	1.06
125%	1.06
150%	1.06

Current Rates

United Teacher Associates Insurance Company Policy Form: 4LTCIP0001 (PA)

Base Rates per \$10 of Daily Benefit

	Benefit Periods*						
	365 Days	730 Days	1095 Days	1460 Days	1825 Days	2190 Days	Unlimited
Nursing Home	33.03	44.05	53.69	60.84	69.21	80.91	103.72
Assisted Living Facility	11.01	14.69	17.89	20.27	23.07	26.97	34.57
Home Health Care	4.50	5.99	7.30	8.28	9.42	11.01	14.11

* Benefit Periods between years are interpolated between full year benefit periods

Example: Rate for a 1,000 day BP would be calculated as follows:

$730 \text{ day rate} \times (1095 - 1000) / (1095 - 730) + 1095 \text{ day rate} \times (1000 - 730) / (1095 - 730)$

$38.3 \times (95 / 365) + 46.69 \times (270 / 365) = 44.51$

Unlimited is assumed to be 3650 days for purposes of interpolating.

Elimination Period Factors

Benefit	Elimination Period										
	0 Day	20 Day	30 Day	50 Day	60 Day	90 Day	100 Day	120 Day	150 Day	180 Day	365 Day
NH and ALF	1.43	1.33	1.28	1.20	1.17	1.02	1.00	0.97	0.92	0.87	0.82
HHC	2.50	2.20	1.93	1.50	1.35	1.05	1.00	0.88	0.75	0.55	0.50

Proposed Rates

United Teacher Associates Insurance Company Policy Form: 4LTCIP0001 (PA)

Base Rates per \$10 of Daily Benefit

	Benefit Periods*						
	365 Days	730 Days	1095 Days	1460 Days	1825 Days	2190 Days	Unlimited
Nursing Home	42.94	57.26	69.80	79.09	89.97	105.19	134.83
Assisted Living Facility	14.31	19.09	23.26	26.36	29.99	35.06	44.94
Home Health Care	5.85	7.79	9.49	10.76	12.24	14.31	18.34

* Benefit Periods between years are interpolated between full year benefit periods

Example: Rate for a 1,000 day BP would be calculated as follows:

$$730 \text{ day rate} \times (1095 - 1000) / (1095 - 730) + 1095 \text{ day rate} \times (1000 - 730) / (1095 - 730)$$

$$38.3 \times (95 / 365) + 46.69 \times (270 / 365) = 44.51$$

Unlimited is assumed to be 3650 days for purposes of interpolating.

Elimination Period Factors

Benefit	Elimination Period										
	0 Day	20 Day	30 Day	50 Day	60 Day	90 Day	100 Day	120 Day	150 Day	180 Day	365 Day
NH and ALF	1.43	1.33	1.28	1.20	1.17	1.02	1.00	0.97	0.92	0.87	0.82
HHC	2.50	2.20	1.93	1.50	1.35	1.05	1.00	0.88	0.75	0.55	0.50

United Teacher Associates Insurance Company
Policy Form: 4LTCIP0001 (PA)

Age Factors

Issue Age	Non-Lifetime Benefit Periods	Lifetime Benefit Period
18 - 25	0.28	0.27
26	0.29	0.28
27	0.30	0.29
28	0.31	0.30
29	0.31	0.30
30	0.32	0.31
31	0.32	0.31
32	0.33	0.32
33	0.34	0.33
34	0.34	0.33
35	0.35	0.34
36	0.35	0.34
37	0.36	0.35
38	0.37	0.36
39	0.38	0.37
40	0.39	0.38
41	0.40	0.39
42	0.41	0.40
43	0.43	0.42
44	0.45	0.44
45	0.48	0.46
46	0.50	0.48
47	0.52	0.50
48	0.54	0.52
49	0.57	0.54
50	0.59	0.56
51	0.62	0.58
52	0.64	0.60
53	0.68	0.63
54	0.72	0.67
55	0.75	0.70
56	0.79	0.73
57	0.83	0.77
58	0.86	0.80
59	0.90	0.84
60	0.93	0.88
61	0.97	0.94
62	1.00	1.00
63	1.10	1.11
64	1.21	1.21
65	1.31	1.32
66	1.42	1.43
67	1.52	1.53
68	1.70	1.72
69	1.87	1.90
70	2.05	2.09
71	2.22	2.27
72	2.40	2.45
73	2.75	2.90
74	3.10	3.35
75	3.45	3.80
76	3.80	4.25
77	4.15	4.70
78	4.72	5.16
79	5.29	5.62
80	5.86	6.08
81	6.43	6.54
82	7.00	7.00
83	7.96	7.96
84	8.77	8.77
85	9.29	9.19
86	9.74	9.53
87	10.40	10.18
88	11.06	10.82
89	11.70	11.45
90	12.35	11.95
91	13.00	12.58
92	13.66	13.22
93	14.33	13.87
94	15.01	14.53
95	17.13	16.39
96	18.27	17.52
97	19.34	18.59
98	20.39	19.65
99	21.45	20.71
100	22.50	21.76

United Teacher Associates Insurance Company
Policy Form: 4LTCIP0001 (PA)
Rider Forms: 4LTCIE0001-ACC, 4LTCIE0001-PDNH, 4LTCIE0001-ENH, 4LTCIE0001-MHC, 4LTCIE0001-EHHC, 4LTCIE0001-NFB, 4LTCIE0001-DWP, 4LTCIE0001-JC

(Cost of Module is a Percentage of Premium)

Module Name			Rate
Accelerated Payment Option			
5 years	+	45%	of the total rate
10 years	+	25%	of the total rate
Prescription Drug Benefit In A Nursing Home			
1X Daily Benefit Per Month	+	3.0%	of the NH rate including any BIO selected
2X Daily Benefit Per Month	+	7.0%	of the NH rate including any BIO selected
3X Daily Benefit Per Month	+	10.0%	of the NH rate including any BIO selected
Nursing Home Enhancement Rider	+	3.0%	of the NH rate including any BIO selected
Nursing Home Indemnity Payment			
Lifetime Waiver of Premium			
NH Restoration of Benefits			
Monthly HHC	+	35.0%	of the HC rate including any BIO selected
Alternative Payment Benefit			
15X Daily Benefit Per Month	+	27.0%	of the HC rate including any BIO selected
Home Health Care Enhancement Rider	+	10.0%	of the HC rate including any BIO selected
Therapeutic Device			
Medical Alert			
Home Modification			
Shortened Benefit Period	+	10.0%	of the Entire rate
Dual Waiver of Premium	+	4.0%	of the NH rate including any BIO selected
Joint Policy	-	15.0%	of the Entire rate
Rate Guarantee			
4 - 10 Year Rate Guarantee	+	1.0%	Per Year beyond year 3 (eg 8 Yr = 5%)
11 - 20 Year Rate Guarantee	+	1.5%	Per Year beyond year 3 (eg 18 Yr = 22.5%)

Great American Life Insurance Company
Policy Form: 4LTCIP0001 (PA)
Rider Forms: 4LTCIE0001-SWP10, 4LTCIE0001-FSWP and 4LTCIE0001-FROB

Survivorship - Paid Up Benefit Rider

	Years With No Death	
Issue Age	0/0	10/10
< 66	12.0%	7.0%
>= 66	17.0%	7.0%

Full Restoration of Benefits

Maximum Benefit Period	Percent Increase
< 2.5 Years	6.0%
greater than or equal to 2.5 but < 3.5 Years	4.0%
greater than or equal to 3.5 but < 4.5 Years	3.0%
greater than or equal to 4.5 but < 5.5 Years	2.0%
greater than or equal to 5.5 Years but < Unlimited	1.0%

United Teacher Associates Insurance Company
Policy Form: 4LTCIP0001 (PA)

Limited Payment Factors

Issue Age	1 Pay	5 Pay	10 Pay	15 Pay	20 Pay	Paid Up at 65
18 - 25	64.64	13.04	6.71	4.79	3.68	1.59
26	62.41	12.59	6.48	4.62	3.55	1.62
27	60.33	12.17	6.27	4.47	3.43	1.65
28	59.15	11.93	6.14	4.38	3.37	1.69
29	58.01	11.70	6.03	4.29	3.30	1.72
30	56.92	11.48	5.91	4.21	3.24	1.75
31	55.86	11.27	5.80	4.14	3.18	1.78
32	54.85	11.06	5.70	4.06	3.12	1.81
33	53.87	10.86	5.60	3.99	3.06	1.84
34	52.92	10.67	5.50	3.91	3.01	1.88
35	52.01	10.49	5.40	3.84	2.95	1.91
36	51.13	10.31	5.31	3.79	2.90	1.97
37	50.28	10.14	5.22	3.72	2.85	2.04
38	48.92	9.88	5.08	3.62	2.80	2.10
39	47.82	9.68	4.98	3.56	2.76	2.16
40	46.73	9.47	4.89	3.50	2.72	2.23
41	45.61	9.29	4.79	3.46	2.70	2.26
42	44.50	9.10	4.70	3.40	2.67	2.30
43	42.94	8.83	4.54	3.30	2.60	2.37
44	41.37	8.55	4.40	3.21	2.55	2.43
45	39.82	8.26	4.25	3.11	2.49	2.49
46	38.28	7.98	4.11	3.02	2.42	2.55
47	36.81	7.70	3.96	2.92	2.36	2.61
48	35.44	7.47	3.84	2.85	2.31	2.65
49	34.15	7.24	3.73	2.79	2.27	2.68
50	33.00	7.02	3.62	2.72	2.22	2.72
51	31.90	6.80	3.52	2.65	2.19	2.80
52	30.82	6.59	3.40	2.59	2.14	2.87
53	29.24	6.33	3.26	2.48	2.07	2.94
54	28.09	6.10	3.14	2.39	1.99	3.02
55	27.23	5.92	3.08	2.33	1.93	3.08
56	26.06	5.67	2.97	2.25	1.85	3.47
57	24.81	5.42	2.85	2.15	1.77	3.84
58	23.94	5.27	2.79	2.12	1.77	4.21
59	22.88	5.07	2.71	2.07	1.75	4.55
60	22.14	4.93	2.66	2.05	1.74	4.93
61	21.23	4.76	2.62	2.05	1.75	
62	20.59	4.66	2.59	2.04	1.76	
63	19.23	4.35	2.43	1.91	1.65	
64	18.21	4.13	2.31	1.82	1.57	
65	17.31	3.93	2.21	1.74	1.50	
66	16.53	3.77	2.14	1.69	1.46	
67	15.93	3.64	2.07	1.64	1.41	
68	14.70	3.36	1.92	1.52	1.31	
69	13.81	3.16	1.81	1.44	1.24	
70	13.08	3.05	1.70	1.36	1.21	
71	12.56	2.93	1.65	1.32	1.18	
72	12.05	2.82	1.59	1.28	1.15	
73	11.44	2.69	1.50	1.25	1.14	
74	10.86	2.56	1.47	1.24	1.13	
75	10.37	2.45	1.44	1.22	1.13	
76	9.79	2.33	1.41	1.20	1.12	
77	9.21	2.19	1.37	1.19	1.12	
78	8.95	2.14	1.35	1.18	1.11	
79	8.80	2.11	1.33	1.17	1.11	
80	8.56	2.06	1.30	1.16	1.11	
81	8.40	2.02	1.28	1.15	1.11	
82	8.15	1.96	1.26	1.14	1.11	
83	8.18	1.98	1.25	1.13	1.11	
84	8.13	1.97	1.24	1.13	1.10	
85	8.15	1.99	1.22	1.12	1.10	
86	8.11	1.98	1.21	1.12	1.10	
87	8.13	1.99	1.20	1.11	1.10	
88	8.19	1.98	1.19	1.10	1.09	
89	8.15	1.96	1.17	1.09	1.08	
90	8.21	1.96	1.16	1.08	1.07	
91	8.26	1.95	1.15	1.07	1.06	
92	8.31	1.95	1.14	1.06	1.05	
93	8.36	1.94	1.12	1.05	1.04	
94	8.40	1.94	1.11	1.04	1.03	
95	8.45	1.93	1.10	1.03	1.03	
96	8.50	1.93	1.09	1.02	1.02	
97	8.55	1.92	1.07	1.01	1.01	
98	8.60	1.90	1.07	1.01	1.01	
99	8.64	1.89	1.06	1.01	1.01	
100 +	8.69	1.87	1.06	1.01	1.01	

United Teacher Associates Insurance Company
Policy Form: 4LTCIP0001 (PA)

Rider Forms: 4LTCIE0001-FROP, 4LTCIE0001-ROP and 4LTCIE0001-GROP

Return of Premium

Issue Age	Full No Max	Less Clms No Max	Less Clms Graded
18 - 25	22%	14%	13%
26	23%	15%	13%
27	24%	16%	13%
28	25%	17%	13%
29	26%	18%	13%
30	27%	19%	13%
31	28%	20%	13%
32	29%	21%	13%
33	30%	22%	13%
34	31%	23%	13%
35	32%	24%	13%
36	33%	25%	13%
37	34%	26%	13%
38	35%	27%	13%
39	36%	28%	13%
40	37%	29%	13%
41	39%	30%	13%
42	40%	31%	13%
43	42%	33%	13%
44	43%	34%	13%
45	45%	35%	13%
46	47%	36%	13%
47	49%	37%	13%
48	51%	39%	13%
49	53%	41%	13%
50	56%	42%	13%
51	59%	44%	13%
52	62%	46%	13%
53	65%	48%	13%
54	68%	50%	13%
55	71%	52%	12%
56	75%	55%	11%
57	79%	57%	10%
58	82%	59%	9%
59	85%	61%	9%
60	89%	63%	8%
61	93%	65%	8%
62	98%	67%	7%
63	103%	70%	6%
64	108%	73%	5%
65	114%	76%	5%
66	121%	80%	4%
67	129%	83%	3%
68	136%	87%	3%
69	145%	91%	2%
70	154%	95%	2%
71	164%	100%	1%
72	175%	105%	1%
73	189%	110%	1%
74	204%	116%	1%
75	219%	122%	
76	234%	128%	
77	247%	132%	
78	258%	136%	
79	268%	139%	
80	276%	142%	
81	285%	145%	
82	294%	148%	
83	302%	150%	
84	309%	153%	
85	317%	155%	
86	328%	159%	
87	347%	164%	
88	371%	170%	
89	400%	178%	
90	434%	186%	
91	475%	195%	
92	523%	204%	
93	577%	214%	
94	638%	224%	
95	706%	234%	
96	782%	244%	
97	867%	254%	
98	961%	263%	
99	1063%	272%	
100 +	1174%	281%	

United Teacher Associates Insurance Company
Policy Form: 4LTCIP0001 (PA)

Rider Forms: 4LTCIE0001-SBIO, 4LTCIE0001-CBIO, 4LTCIE0001-DBIO and 4LTCIE0001-GPO

Benefit Increase Options

Issue Age	Simple BIO Unlimited 5%	Unlimited 5%	2x Max 5%	Compound BIO 3x Max 5% DB 3% LT Max	Delayed BIO	Guaranteed Purchase Option
18-25	81%	316%	24%	78%	220%	11%
26	81%	312%	27%	84%	216%	14%
27	80%	307%	30%	91%	213%	17%
28	80%	302%	33%	97%	210%	20%
29	79%	298%	36%	103%	207%	23%
30	79%	293%	39%	109%	209%	26%
31	79%	289%	41%	115%	206%	29%
32	78%	284%	44%	120%	203%	31%
33	78%	279%	46%	125%	199%	34%
34	77%	275%	49%	131%	196%	36%
35	77%	270%	51%	135%	193%	38%
36	77%	265%	53%	140%	190%	41%
37	76%	261%	55%	145%	186%	43%
38	76%	256%	57%	149%	183%	45%
39	75%	252%	58%	153%	180%	46%
40	75%	247%	60%	157%	183%	48%
41	75%	241%	61%	157%	179%	50%
42	75%	236%	62%	158%	175%	52%
43	75%	232%	63%	160%	172%	54%
44	74%	227%	64%	160%	168%	55%
45	74%	222%	65%	161%	167%	56%
46	73%	218%	66%	162%	164%	58%
47	73%	213%	68%	161%	160%	61%
48	72%	210%	69%	162%	158%	63%
49	72%	207%	70%	163%	156%	65%
50	71%	203%	71%	163%	156%	67%
51	71%	199%	72%	163%	152%	71%
52	71%	196%	73%	163%	152%	74%
53	70%	192%	74%	163%	149%	77%
54	69%	187%	74%	161%	146%	79%
55	69%	182%	75%	159%	142%	82%
56	68%	177%	76%	157%	140%	86%
57	68%	173%	78%	155%	138%	90%
58	67%	167%	79%	152%	136%	94%
59	65%	160%	79%	147%	131%	98%
60	64%	155%	80%	145%	129%	102%
61	63%	149%	80%	140%	125%	107%
62	62%	143%	81%	136%	121%	113%
63	62%	134%	79%	129%	116%	117%
64	63%	125%	78%	121%	109%	119%
65	63%	116%	77%	114%	102%	
66	63%	107%	76%	106%	95%	
67	63%	99%	74%	99%	88%	
68	61%	93%	73%	93%	83%	
69	58%	87%	71%	87%	78%	
70	55%	82%	69%	82%	74%	
71	52%	76%	68%	76%	68%	
72	50%	70%	66%	70%	63%	
73	47%	66%	63%	66%	60%	
74	45%	62%	61%	62%	56%	
75	43%	57%	57%	57%	52%	
76	40%	53%	53%	53%	48%	
77	38%	49%	49%	49%	45%	
78	36%	46%	46%	46%	42%	
79	34%	43%	43%	43%	40%	
80	32%	40%	40%	40%	37%	
81	30%	37%	37%	37%	35%	
82	28%	34%	34%	34%	32%	
83	27%	32%	32%	32%	30%	
84	26%	31%	31%	31%	29%	
85	25%	29%	29%	29%	27%	
86	24%	27%	27%	27%	26%	
87	22%	26%	26%	26%	25%	
88	22%	25%	25%	25%	24%	
89	21%	24%	24%	24%	23%	
90	20%	22%	22%	22%	21%	
91	19%	21%	21%	21%	20%	
92	18%	20%	20%	20%	19%	
93	17%	19%	19%	19%	19%	
94	17%	18%	18%	18%	18%	
95	16%	18%	18%	18%	18%	
96	15%	17%	17%	17%	17%	
97	15%	16%	16%	16%	16%	
98	14%	15%	15%	15%	15%	
99	14%	15%	15%	15%	15%	
100 +	13%	14%	14%	14%	14%	

**United Teacher Associates Insurance Company
Policy Form: 4LTCIP0001 (PA)**

Rider Form: 4LTCIE0001-COIN

Discount Available for 80/20 Coinsurance Program

Lifetime	Out of Pocket Maximum										
Maximum	<u>\$10,000</u>	<u>\$20,000</u>	<u>\$25,000</u>	<u>\$30,000</u>	<u>\$35,000</u>	<u>\$40,000</u>	<u>\$50,000</u>	<u>\$75,000</u>	<u>\$100,000</u>	<u>\$125,000</u>	<u>\$150,000</u>
\$50,000	10%										
\$75,000	9%										
\$100,000	5%	11%									
\$125,000	2%	11%	20%	20%							
\$150,000	1%	11%	15%	17%	20%						
\$175,000		10%	14%	16%	17%	20%					
\$200,000		8%	12%	15%	16%	18%					
\$225,000		6%	10%	14%	15%	17%	20%				
\$250,000		4%	7%	12%	14%	16%	19%				
\$275,000		1%	7%	10%	12%	15%	18%				
\$300,000		1%	6%	8%	10%	14%	18%				
\$325,000			4%	7%	9%	13%	17%	20%			
\$350,000			3%	6%	8%	11%	16%	19%			
\$375,000			1%	4%	8%	10%	16%	19%			
\$400,000				3%	7%	9%	15%	18%			
\$425,000				2%	5%	8%	14%	18%	20%		
\$450,000				1%	4%	7%	12%	18%	19%		
\$475,000				1%	3%	6%	10%	17%	19%		
\$500,000					2%	4%	9%	17%	18%		
\$525,000					1%	3%	8%	17%	18%	20%	
\$550,000						2%	7%	17%	18%	20%	
\$575,000						1%	6%	16%	17%	19%	
\$600,000						1%	5%	16%	17%	19%	
\$625,000						1%	4%	15%	17%	18%	20%
\$650,000							3%	13%	17%	18%	20%
\$675,000							2%	12%	17%	18%	19%
\$700,000							1%	10%	17%	18%	19%
\$725,000							1%	9%	17%	18%	19%
\$750,000							1%	8%	17%	18%	19%
\$775,000							1%	7%	17%	18%	19%
\$800,000								7%	16%	17%	18%
\$825,000								6%	15%	17%	18%
\$850,000								6%	13%	17%	18%
\$875,000								5%	12%	17%	18%
\$900,000								4%	11%	17%	18%
\$925,000								2%	10%	17%	18%
\$950,000								1%	9%	17%	18%
\$975,000								1%	8%	17%	17%
\$1,000,000								1%	8%	17%	17%

- indicates a cell where the program is not applicable.
Rates for options between those listed above may be calculated by interpolating between the factors listed.

State:	Pennsylvania	Filing Company:	United Teacher Associates Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long Term Care		
Project Name/Number:	GALIC Forms Rate Increase Filing for 2015/		

Supporting Document Schedules

Bypassed - Item:	Transmittal Letter (A&H)
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Actuarial Certification (A&H)
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memorandum and Explanatory Information (A&H)
Comments:	
Attachment(s):	Actuarial Memo & Appendices - PA.pdf GALIC 2015 Exhibits 1, 2, 3.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Advertisements (A&H)
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Authorization to File (A&H)
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Insert Page Explanation (A&H)
Bypass Reason:	N/A
Attachment(s):	
Item Status:	

SERFF Tracking #:	GLTC-130340364	State Tracking #:	GLTC-130340364	Company Tracking #:	GALIC INDIVIDUAL FORMS RATE INCREASE FIL...
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State:	Pennsylvania	Filing Company:	United Teacher Associates Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long Term Care		
Project Name/Number:	GALIC Forms Rate Increase Filing for 2015/		

Status Date:	
Bypassed - Item:	Rate Table (A&H)
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Replacement Form with Highlighted Changes (A&H)
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	
Satisfied - Item:	Reserve Calculation (A&H)
Comments:	Please see section "12. CLAIM LIABILITY AND RESERVE" of the Actuarial Memorandum
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Variability Explanation (A&H)
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	
Satisfied - Item:	Cover Letter
Comments:	
Attachment(s):	GALIC Cover Letter PA Ind.pdf
Item Status:	
Status Date:	

UNITED TEACHER ASSOCIATES INSURANCE COMPANY

P.O. Box 203098
Austin, Texas 78720-3098

**Actuarial Memorandum Supporting Rate Revisions for
Long Term Care Insurance Base Policy Forms and Riders Associated with
1LTCIP0001(PA), 1LTCIP0002(PA), 2LTCIP0001(PA), 4LTCIP0001-PA**

1. SCOPE AND PURPOSE

The purpose of this memorandum is to provide actuarial information supporting a rate revision to the Base Policy Forms and Riders of the United Teacher Associates Insurance Company (the Company) long-term care (LTC) policy forms referenced above.

These policies were originally sold under the name Great American Life Insurance Company (GALIC). Virtually all of the GALIC policies have been novated into United Teacher Associates (UTA), and the remaining GALIC policies are 100% ceded to UTA. All policies issued in Florida are 100% ceded to GALIC and therefore are excluded from this analysis.

Some riders may not be available in all states. The issue date range that these forms were sold in this state is shown in Appendix A.

These forms are all included in this filing for filing simplicity. It is not the Company's intent to pool their experience.

These forms are no longer being marketed in any state and the Company is no longer selling any new Long-Term Care Insurance.

The Company is requesting a 30% rate increase at this time even though the following rate increases are justified under loss ratio requirements and/or under rate stabilization requirements.

<u>Policy Form</u>	<u>Loss Ratio Maximum Allowable</u>	<u>Rate Stability Maximum Allowable</u>
1LTCIP0001(PA) 1LTCIP0002(PA)	217.8%	283.7%
2LTCIP0001(PA)	N/A	215.8%
4LTCIP0001-PA	N/A	113.5%

It is anticipated that the Company will file for additional premium rate increases on these policy forms in the future.

This rate revision is necessary because the current best estimate projections of the nationwide lifetime loss ratios are in excess of expected.

Policies were issued in your state under both loss ratio requirements and under rate stabilization requirements established in the 2000 LTC NAIC Model Regulation. For policies issued under loss ratio requirements, the lifetime loss ratio that these products were initially priced to has been exceeded. For policies issued under rate stabilization requirements, the margin for moderately adverse deviation built into the rates at the time of original pricing was a 10% deviation in the lifetime loss ratio, when compared to originally expected. This margin has been exceeded. The rate increase being requested is lower than what

would be required to meet any minimum lifetime loss ratio requirements and does not exceed the 58/85 loss ratio test established in the rate stability regulations.

The filing excludes experience associated with policies that had the lump sum (single-pay) premium payment option as those policies are now paid-up.

This rate filing is not intended to be used for other purposes.

The body of this actuarial memorandum was written to apply to each state where these products were issued. Any reference to information that is specific to a particular state is included in Appendix A.

Please refer to Section 22 for a description of the information contained in each Appendix.

2. POLICYHOLDER OPTIONS TO MITIGATE IMPACT OF PREMIUM RATE INCREASE

Optional Policyholder offers to Reduce Benefits

The Company will give policyholders Benefit Reduction Offers to help mitigate the impact to policyholders of the premium rate increase on the base policy and riders. The Benefit Reduction Offers will allow the policyholder to:

1. Lower their lifetime maximum benefit,
2. Lower their daily benefit, or
3. Increase their elimination period.

Non-forfeiture Offers

In addition, the Company will give the policyholder the option to accept a shortened benefit period. Acceptance of the non-forfeiture benefit will provide the policyholder with a paid-up policy, with no future premiums required. Under this paid-up policy, the maximum benefit amount is equal to the greater of the sum of premiums paid or 30 times their daily benefit, and the daily benefit amount is equal to the policyholder's current daily benefit amount. This non-forfeiture benefit shall not exceed the policyholder's remaining unused Maximum Lifetime Benefit at the time of conversion. Upon acceptance of this offer, an endorsement reflecting the non-forfeiture benefit will be sent to the policyholder. This offer will be made to all policyholders.

If applicable, for policyholders with active Limited Pay policy provisions, the Company will additionally provide policyholders an opportunity to elect a reduced paid-up policy in accordance with state regulatory requirements.

3. DESCRIPTION OF BENEFITS

Appendix B contains a brief summary of the benefits contained in these base forms and associated riders. A complete description of the benefit provisions and conditions for eligibility is contained in the policy forms and riders on file with the state.

4. RENEWABILITY CLAUSE

All products are Guaranteed Renewable, Individual Long-Term Care policies.

5. MARKETING METHOD

All forms were marketed to individuals by licensed agents. These products are not currently being marketed.

6. APPLICABILITY

The revised rates contained in this memorandum will be applicable to all renewals of the policy form and riders described in Section 1 as well as all future periodic inflation protection offers. The current and revised premium rate schedules are attached. The rate revision will be applied as a consistent percentage to all premium classes. The modal premium factors will remain unchanged from the current factors.

7. PROPOSED EFFECTIVE DATE

This rate will be implemented as soon as possible after approval has been granted as allowed based on regulation.

8. UNDERWRITING

Most policies subject to this rate revision were subject to full medical underwriting in accordance with Company standards in place at the time of issue. Some certificates sold under 4LTCIP0001-PA were subject to simplified underwriting. The underwriting standards used were taken into consideration when projecting future experience.

9. ACTUARIAL ASSUMPTIONS

The actuarial assumptions used to project the future premiums and claims are described in this section. Appendix D provides further details of the experience studies conducted that were used to develop the actuarial assumptions. These base assumptions are the same as the assumptions being used in the Company's internal cash flow testing.

A. Morbidity

The morbidity assumptions are based on a combination of the Company's historical claim experience on these forms from 2006 through 9/30/2014, the Milliman 2011 Long Term Care Guidelines (Guidelines) and judgment. The Guidelines reflect over \$10 billion of insured data and the experience and judgment of Milliman actuaries. The claim cost assumptions reflect the Company's current best estimate of future morbidity. In setting the morbidity assumptions, the policy design, underwriting and claim adjudication practices have been taken into consideration. The baseline assumptions do not include any adverse selection resulting from the rate increase, loads for moderately adverse experience, or future morbidity improvement.

B. Mortality

The mortality assumptions were developed from a mortality study conducted on the Company's experience and judgment. The best estimate future mortality assumption is approximately 87% of the 1994 Group Annuity Mortality (GAM) table plus mortality selection factors. The mortality selection factors start at 0.20 in duration 1 and grade up to 1.00 by duration 15. No future mortality improvement or loads for adverse experience are applied.

C. Voluntary Lapse

The voluntary lapse assumptions were developed from a policy persistency study conducted on the Company's experience on these forms and judgment. Lapse rates are combined with mortality rates to derive the total termination rate. In addition, benefit exhaustion rates were calculated and added, to reflect policy termination when a person exhausts his benefit period. We assumed all remaining policies would terminate at attained age 120. The lapse assumptions represent the best estimate expectations of future experience and do not include any provisions for adverse experience. Voluntary lapse rates vary by marital status and inflation versus non-inflation. The tables below show the detailed voluntary lapse assumptions for the applicable projected policy durations.

Voluntary Lapse Rate				
Forms: 1LTCIP0001(PA), 1LTCIP0002(PA), 2LTCIP0001(PA), 4LTCIP0001-PA				
Duration	Married		Single	
	Non-Inflation	Inflation	Non-Inflation	Inflation
5	3.20%	3.32%	5.32%	5.84%
6	2.80%	2.49%	4.66%	4.38%
7	2.00%	1.66%	3.33%	2.92%
8	1.60%	0.83%	2.66%	1.46%
9	1.40%	0.62%	2.33%	1.10%
10+	1.20%	0.42%	2.00%	0.73%

For limited pay policies, voluntary lapse rates were assumed to be zero after the premium payment period.

Appendix E contains a comparison of the actual total termination rates to both the original pricing assumptions and current assumptions.

D. Interest Rate

Two different discount rates were considered for accumulating historical experience and for discounting projected future experience to present values. A discount rate consistent with original pricing was used to calculate the lifetime loss ratio in the supporting exhibits. Additionally, for policies issued under rate stabilization requirements, the supporting exhibits used the maximum valuation interest rate for contract reserves, to calculate the lifetime loss ratio. This is consistent with the requirements established in the 2000 LTC NAIC Model regulation. The table below demonstrates the discount rates by policy form.

<u>Policy Form</u>	<u>Pricing Interest Rate</u>	<u>Maximum Valuation Interest Rate</u>
1LTCIP0001(PA), 1LTCIP0002(PA)	5.5%	4.5%
2LTCIP0001(PA)	N/A	4.3%
4LTCIP0001-PA	N/A	4.0%

E. Expenses

The need for a rate increase is based on the lifetime loss ratio being in excess of expected. Expenses do not directly impact the lifetime loss ratio and therefore are not used as justification for the rate increase. As such, expenses are not being projected and are not included in this filing.

10. ISSUE AGE RANGE

These products were available for issue ages 18 to 84. Premiums are based on issue age.

11. AREA FACTORS

The Company did not use area factors within the state in the premium scale for these products.

12. CLAIM LIABILITY AND RESERVE

Claim reserves were calculated using appropriate actuarial methods for IBNR and using continuance curves validated for the Company's experience for open claims on a disabled life basis. The claim reserves were discounted to the incurred date for each claim and have been included in the historical incurred claims.

13. ACTIVE LIFE RESERVES

Incurred claims are calculated without the impact of the change in active life reserves.

14. DISTRIBUTION OF BUSINESS

The historical experience reflects the actual distribution of policies during the experience period. The projected future experience is based on a seriatim projection of the current inforce policies. See Appendix C for the distribution of the inforce policies by key demographic and benefit characteristics.

15. NUMBER OF POLICYHOLDERS

Please refer to Appendix A for the current number of policyholders as of June 30, 2015 in this state.

16. AVERAGE ANNUAL PREMIUM

The average annual premium for these products both prior to the impact of the requested rate increase, and after, is indicated in Appendix A.

17. EXPERIENCE – PAST AND FUTURE

Nationwide historical experience since inception by "incurred year," or "loss year," for these policy forms and riders as of June 30, 2015 is contained in Exhibit 2a and Exhibit 2b. Experience for loss years 2015 and prior are developed through June 30, 2015. Exhibit 2a contains nationwide experience and Exhibit 2b contains the experience for only those policies sold in this state. In these exhibits, please note that the paid claims have been discounted with interest from the claim payment date back to the incurred date of the claim.

The Nationwide historical and projected experience, both with and without the impact of the requested rate increase, is contained in Exhibit 3a. Exhibit 3b contains the historical and projected experience, both with and without the impact of the rate increase requested, for only those policies sold in this state. In developing the projected future experience with the rate increase, an implementation date of July 1, 2016 was assumed. No shock lapse or claims anti-selection was incorporated, as they were deemed to be immaterial given the level of rate increase which is being requested.

18. LIFETIME LOSS RATIO

The development of the anticipated nationwide lifetime loss ratio, both without the requested rate increase and with the requested rate increase, is shown in Exhibit 3.

19. MAXIMUM ALLOWABLE RATE INCREASE

The maximum allowable rate increase is shown in Appendix A under two different approaches, given policies were issued in your state under both loss ratio requirements and under rate stabilization requirements. The state's rate stabilization date is shown in Appendix A.

The first approach applies to policies sold prior to the rate stabilization date in your state. This approach calculates the rate increase required such that the loss ratio developed at the time of pricing is achieved, using the discount rate assumed at pricing.

The second approach applies to policies sold on or after the rate stabilization date. The margin for moderately adverse deviation built into the rates at time of original pricing was a 10% deviation in the lifetime loss ratio, when compared to originally expected. This margin has been exceeded. Appendix A thus shows the increase which would be justified based on a 58% loss ratio on the initial premium and an 85% loss ratio on the increased premium. In developing the maximum allowable rate increase for policies subject to rate stabilization, a 10% moderately adverse margin was added to projected future claims. Please note that the projected future incurred claims demonstrated in Exhibit 3 do not include this 10% margin.

The requested rate increase is less than the maximum allowable increase under either approach.

20. HISTORY OF RATE ADJUSTMENTS

Please refer to Appendix A for the history of rate adjustments on these products in this state.

21. RELATIONSHIP OF RENEWAL PREMIUM TO NEW BUSINESS PREMIUM

The Company is no longer selling any new Long-Term Care business. Therefore, the comparison of renewal premium rates after the rate increase to the Company's current new business premium rate schedule is not applicable.

22. SUMMARY OF APPENDICES

Appendix A contains information that is specific to the state in which this filing is made, such as the average annual premium, the number of policyholders inforce, etc. Similar information for nationwide is also contained in this Appendix.

Appendix B contains a summary of the benefits included under each policy form grouping.

Appendix C contains a summary of the demographic distributions of the inforce policies as of June 30, 2015.

Appendix D contains a detailed summary of the development of the projection assumptions.

Appendix E contains a comparison of the actual total termination rates to both the original pricing assumptions and current assumptions.

23. SUMMARY OF EXHIBITS

Exhibit 1 contains the breakdown of policy counts, annualized premium, and average premium for all inforce policies by state under each product grouping.

Exhibit 2a contains the historical nationwide experience for all policies issued under these products by calendar year and duration.

Exhibit 2b contains the historical experience for all policies issued in this state under these products by calendar year and duration.

Exhibit 3a contains historical and projected nationwide experience for all policies issued under these products. The exhibit also includes the projected lifetime loss ratios both with and without the impact of the requested rate increase.

Exhibit 3b contains historical and projected experience for all policies issued in this state under these products. The exhibit also includes the projected lifetime loss ratios both with and without the impact of the requested rate increase.

24. ACTUARIAL CERTIFICATION

To the best of my knowledge and judgment this rate filing is in compliance with the applicable laws and regulations of this State as they relate to premium rate developments and revisions. This memorandum complies with all applicable Actuarial Standards of Practice, including ASOP No. 8.

I have reviewed and taken into consideration the policy design and coverage provided, and the Company's original underwriting and claims adjudication processes.

The projected experience shown in this Memorandum is based on best estimate assumptions. The maximum allowable rate increase justified under rate stabilization requirements includes a provision for moderately adverse experience. The rate increase being filed is lower than what would be required to meet any minimum lifetime loss ratio requirements or to do a certification of adequacy under rate stability requirements. In my opinion, the rates are not excessive or unfairly discriminatory.



Deborah A. Keeler, ASA, MAAA
Senior Associate Actuary
United Teacher Associates Insurance Company
11001 Lakeline Blvd, Suite 120
Austin, Texas 78717
March 8th, 2016

Appendix A
United Teacher Associates Insurance Company
1LTC1P0001(PA), 1LTC1P0002(PA)

Pennsylvania

Requested Rate Increase = 30%

Issue Date Range (Section 1 in Actuarial Memorandum)

Pennsylvania	5/2/2000	to	2/17/2004
Nationwide	11/10/1999	to	11/7/2009

Average Annual Premium (Section 16 in Actuarial Memorandum)

The average annual premium for this form and associated riders,
prior to the rate increase, is:

Pennsylvania	1,892
Nationwide	1,927

The average annual premium for this form and associated riders,
including the impact of the requested rate increase, is:

Pennsylvania	2,460
Nationwide	2,506

Maximum Allowable Rate Increase (Section 19 in Actuarial Memorandum)

Rate Stabilization Date for Pennsylvania	9/16/2002
--	-----------

Number of premium-paying lives in Pennsylvania	
Issued prior to Rate Stabilization	93
Issued on or after Rate Stabilization	41

Approach 1: Rate increase required to achieve pricing loss ratio 62%	218%
Approach 2: Rate increase which results in a 58% loss ratio on initial premium and an 85% loss ratio on increased premium	284%
Requested rate increase	30%

Rate Increase History (Section 20 in Actuarial Memorandum)

Rate change of 20% was approved in 2014

Lifetime Loss Ratio - Nationwide (Section 18 in Actuarial Memorandum)

Discounted at 5.5%

The Lifetime Loss Ratio for all policies without the requested rate increase is:	88%
The Lifetime Loss Ratio for all policies with the requested rate increase is:	83%

Discounted at 4.5%

The Lifetime Loss Ratio for all policies without the requested rate increase is:	103%
The Lifetime Loss Ratio for all policies with the requested rate increase is:	97%

**Number of Premium-Paying Policyholders and Annualized Premium as of June 30, 2015
(Section 15 in Actuarial Memorandum)**

	Policies	Premium
Pennsylvania	134	\$ 238,815
Nationwide	3,316	\$ 6,201,599

Appendix A
United Teacher Associates Insurance Company
2LTCIP0001(PA)

Pennsylvania

Requested Rate Increase = 30%

Issue Date Range (Section 1 in Actuarial Memorandum)

Pennsylvania	4/1/2004	to	4/1/2007
Nationwide	5/20/2003	to	12/1/2009

Average Annual Premium (Section 16 in Actuarial Memorandum)

The average annual premium for this form and associated riders,
prior to the rate increase, is:

Pennsylvania	1,748
Nationwide	1,638

The average annual premium for this form and associated riders,
including the impact of the requested rate increase, is:

Pennsylvania	2,272
Nationwide	2,129

Maximum Allowable Rate Increase (Section 19 in Actuarial Memorandum)

Rate Stabilization Date for Pennsylvania	9/16/2002
--	-----------

Rate increase which results in a 58% loss ratio on initial premium and an 85% loss ratio on increased premium	216%
Requested rate increase	30%

Rate Increase History (Section 20 in Actuarial Memorandum)

Rate change of 20% was approved in 2014

Lifetime Loss Ratio - Nationwide (Section 18 in Actuarial Memorandum)

Discounted at 5.0%

The Lifetime Loss Ratio for all policies without the requested rate increase is:	91%
The Lifetime Loss Ratio for all policies with the requested rate increase is:	83%

Discounted at 4.3%

The Lifetime Loss Ratio for all policies without the requested rate increase is:	109%
The Lifetime Loss Ratio for all policies with the requested rate increase is:	99%

**Number of Premium-Paying Policyholders and Annualized Premium as of June 30, 2015
(Section 15 in Actuarial Memorandum)**

	Policies	Premium
Pennsylvania	798	\$ 1,309,717
Nationwide	6,064	\$ 9,514,244

Appendix A
United Teacher Associates Insurance Company
4LTCIP0001-PA

Pennsylvania

Requested Rate Increase = 30%

Issue Date Range (Section 1 in Actuarial Memorandum)

Pennsylvania	1/6/2007	to	1/1/2010
Nationwide	12/28/2005	to	3/9/2010

Average Annual Premium (Section 16 in Actuarial Memorandum)

The average annual premium for this form and associated riders,
prior to the rate increase, is:

Pennsylvania	1,975
Nationwide	1,557

The average annual premium for this form and associated riders,
including the impact of the requested rate increase, is:

Pennsylvania	2,567
Nationwide	2,024

Maximum Allowable Rate Increase (Section 19 in Actuarial Memorandum)

Rate Stabilization Date for Pennsylvania	9/16/2002
--	-----------

Rate increase which results in a 58% loss ratio on initial premium and an 85% loss ratio on increased premium	114%
Requested rate increase	30%

Rate Increase History (Section 20 in Actuarial Memorandum)

Rate change of 20% was approved in 2014

Lifetime Loss Ratio - Nationwide (Section 18 in Actuarial Memorandum)

Discounted at 4.0%

The Lifetime Loss Ratio for all policies without the requested rate increase is:	95%
--	-----

The Lifetime Loss Ratio for all policies with the requested rate increase is:	84%
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**Number of Premium-Paying Policyholders and Annualized Premium as of June 30, 2015
(Section 15 in Actuarial Memorandum)**

	Policies	Premium
Pennsylvania	481	\$ 900,496
Nationwide	9,881	\$ 14,584,930

Appendix B

United Teacher Associates Insurance Company

Description of Benefits

Appendix B contains a brief summary of the benefits contained in the base forms and associated riders. A complete description of the benefit provisions and conditions for eligibility is contained in the policy forms and riders on file with the state.

Policy Forms 1LTCIP0001(PA) and 1LTCIP0002(PA)

Two policies were available: a nursing home only policy (form 1LTCIP0002(PA)) and a comprehensive nursing home plus home care policy (form 1LTCIP0001(PA)). Except for the services covered, the pricing assumptions used, policy features, and benefit options are identical.

The elimination period could be chosen as 0, 20, 60, 90 or 180 calendar days. The benefit period is administered on a "pool of money" basis, where the pool of money is calculated as the nursing home daily maximum times 365 times 2, 3, 4, 5, 6, or unlimited. The nursing home daily maximum was available in multiples of \$10 (minimum of \$50). On form 1LTCIP0001(PA), home health care coverage can be added with a daily maximum of 50%, 80% or 100% of the nursing home daily maximum. If the Company's Care Advisor is involved in the Plan of Care development, the home health care maximum will be administered on a weekly basis (where home health care weekly maximum is 7 times the home care daily maximum).

Benefits are payable when the insured becomes disabled in two out of six Activities of Daily Living (ADLs) for 90 days, or when he or she becomes cognitively impaired.

An insured who qualifies for benefits will be eligible to receive all long term care services that are included in the Plan of Care and covered under the policy. For form 1LTCIP0002(PA), this could include nursing home care or assisted living facility care. A 30-day per year bed reservation benefit could be included in the Plan of Care under the base policy. For form 1LTCIP0001(PA), the Plan of Care could include any of the benefits covered by the nursing home only policy, and/or it could include home health care, adult day care, up to 30 days per year of respite care, or up to 5 times the daily maximum in informal caregiver training (one time only). On form 1LTCIP0001(PA), other alternate services could be included, if agreed to by all parties, and as long as they wouldn't reduce the available long term care benefit to fewer than 24 months. Also, on the comprehensive policy, upon approval of the Care Advisor, the policy will cover home health care services provided by an independent caregiver who is properly certified.

Policy form 1LTCIP0001(PA) also provides for a home medical technology benefit, paying a monthly amount equal to the home care daily maximum for rental or lease of medical equipment or a medic alert system. The form also provides an Immediate Home Care benefit of 30 times the home care daily maximum, for the insured or his family to use for miscellaneous expenses when the insured is not confined to a facility.

On both policies, the pool of money is restored to its original level if the insured is claim-free and returns to normal activities for at least 6 months.

A 10-year survivorship benefit is included on both policies, where the premiums for a surviving spouse are waived if death occurs after both spouses have had this coverage continuously in force for 10 or more years.

After 12 days of covered care have been provided, premiums on the policy are waived for the remainder of the claim period.

Appendix B

United Teacher Associates Insurance Company

Description of Benefits

All benefits are subject to the daily maximums, the total benefit allowance (except for the immediate home care benefit, which has its own separate maximum) and the elimination period (except that the latter does not apply to the respite benefit, the Care Advisory services, or the caregiver training benefit).

Several optional riders were available for these policies:

- Rider 1LTCIE0011 – Compound Inflation Protection: Increases the daily maximum and the remaining lifetime maximum by 5%, compounded annually, on each policy anniversary.
- Rider 1LTCIE0012 – Simple Inflation Protection: Increases the daily maximum and the remaining lifetime maximum by 5% of the original amounts, on each policy anniversary.
- Rider 1LTCIE0013 – Cost of Living Increase: Gives the insured the option of increasing benefits at scheduled intervals, based on the CPI. The incremental benefits will be subject to an additional premium, based on the insured's attained age.
- Rider 1LTCIE0010 – Non-forfeiture Benefit: After 3 years inforce, the cumulative premiums paid will be available upon lapse to continue coverage for a revised lifetime maximum (i.e., a shortened benefit period). The revised lifetime maximum will be calculated as the cumulative premiums, subject to a minimum of 30 times the daily maximum.
- Rider 1LTCIE00014 – Dual Waiver of Premium: Waives the premium for a covered spouse when the other spouse's premium is waived due to claim.
- Rider 1LTCIE00015 – Shared Extended Expense: An additional pool of money, less than or equal to the original pool of money, can be purchased by both spouses for them to share, should one (or both) of them reach his/her lifetime maximum.

Policy Form 2LTCIP0001(PA)

This policy is a comprehensive Long-Term Care policy covering nursing home care and home health care.

The elimination period could be chosen as 0, 20, 60, 90 or 180 calendar days. The benefit period is administered on a "pool of money" basis, where the pool of money is calculated as the nursing home daily maximum times 365 times 2, 3, 4, 5, 6, or unlimited. The nursing home daily maximum was available in multiples of \$10 (minimum of \$50). Home health care is covered, with daily maximum options of 50%, 75%, 100%, 125% or 150% of the nursing home daily maximum. Actual expenses are reimbursed, up to the daily maximum.

Benefits are payable when the insured becomes disabled in two out of six Activities of Daily Living (ADLs) for 90 days, or when he or she becomes cognitively impaired.

An insured who qualifies for benefits will be eligible to receive all long term care services that are included in the Plan of Care and covered under the policy. This could include nursing home care or assisted living facility care. A 21-day per year bed reservation benefit could be included in the Plan of Care under the base policy. The Plan of Care could also include home health care, adult day care, up to 30 days per year of respite care, or up to 5 times the daily maximum in informal caregiver training (one time only). Other alternate services could be included, if agreed to by all parties. Also, upon approval of the Care Advisor, the policy will cover home health care services

Appendix B

United Teacher Associates Insurance Company

Description of Benefits

provided by an independent caregiver who is properly certified, does not live with the insured, is not a member of the insured's immediate family, and would normally charge for the care.

In the first 30 calendar days after the elimination period is satisfied, the home care daily maximums are doubled.

After covered care has been provided for 90 days, premiums on the policy are waived for the remainder of the claim period.

Policy form 2LTCIP0001(PA) also provides for a home medical technology benefit, paying a monthly amount equal to the home care daily maximum for rental or lease of medical monitoring, diagnostic, or medication compliance equipment that is recommended by the Care Advisor.

If the insured does not elect rider 2LTCIE0010, then a contingent non-forfeiture benefit is automatically applied. This benefit will provide that, should the insured ever receive a substantial rate increase on his policy, he will be given the option of reducing his benefits or converting his coverage to paid-up status, with a shortened benefit period defined the same as on rider 2LTCIE0010 (except that the 3-year waiting period does not apply).

All benefits are subject to the daily maximums, the total benefit allowance, and the elimination period (except that the latter does not apply to the respite benefit, the care advisory services, or the caregiver training benefit).

Several optional riders were available for these policies:

- Rider 2LTCIE0011 – Compound Inflation Protection: Increases the daily maximum and the remaining lifetime maximum by 5%, compounded annually, on each policy anniversary.
- Rider 2LTCIE0012 – Simple Inflation Protection: Increases the daily maximum and the remaining lifetime maximum by 5% of the original amounts, on each policy anniversary.
- Rider 2LTCIE0019 – Capped Compound Inflation Protection: Increases the daily maximum and the remaining lifetime maximum by 5% compounded annually, on each policy anniversary, until the daily and lifetime maximums reach two times their original levels.
- Rider 2LTCIE0020 – Monthly Benefit Rider: Changes the daily maximum to a monthly maximum, where the monthly maximum is calculated as the daily maximum times 30.
- Rider 2LTCIE0021 – Restoration Rider: The pool of money is restored to its original level if the insured is claim-free and returns to normal activities for at least 6 months.
- Rider 2LTCIE0026 – Survivor Rider: The premiums for a surviving spouse are waived if death occurs after both spouses have had this coverage continuously in force for 10 or more years.
- Rider 2LTCIE0029 – Return of Premium Rider: Returns a specified percentage of the cumulative premiums paid, less claims, to the insured's estate, if death occurs before age 75. The percentage of premiums returned is 100% for deaths occurring through age 65; the percentage then grades down by 10% per year, to 0% for ages 75+.
- Rider 2LTCIE0010 – Non-forfeiture Benefit: After 3 years in force, an insured may lapse with a reduced lifetime benefit, but unreduced daily benefit in force. The amount of the reduced lifetime benefit is the

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United Teacher Associates Insurance Company

Description of Benefits

greater of 30 times the nursing home daily maximum inforce on the date of lapse, and the numerical sum of the premiums paid while the policy was inforce.

- Rider 1LTCIE0013 – Cost of Living Increase: Gives the insured the option of increasing benefits at scheduled intervals, with the increase amounts based on the change in the CPI. The incremental benefits will be subject to an additional premium, based on the insureds attained age.
- Rider 1LTCIE0014 – Dual Waiver of Premium: Waives the premium for a covered spouse when the other spouse's premium is waived due to claim.
- Rider 1LTCIE0015 – Shared Extended Expense: An additional pool of money, less than or equal to the original pool of money, can be purchased by both spouses for them to share, should one (or both) of them reach his or her lifetime maximum.
- Rider 2LTCIE0037 – Single Pay Rider: Allows the policyholder to pay for coverage for his entire lifetime with one single premium payment.
- Rider 2LTCIE0038 – 10-Pay Rider: Allows the policyholder to pay for coverage for his entire lifetime over a 10-year period.
- Rider 2LTCIE0039 – Paid up at 65 Rider: Allows the policyholder to pay for coverage for his entire lifetime with premium payments that end at age 65.

Policy Form 4LTCIP0001-PA

This policy is a comprehensive Long-Term Care policy covering nursing home care and home health care. The following benefits are included:

1. Nursing Home Benefit: Once the Elimination Period has been met, the actual charges incurred while the Insured Person is confined to a Nursing Home will be paid, up to the Maximum Daily Benefit.
2. Bed Reservation Benefit: When an Insured Person is absent for any reason other than discharge during a Nursing Home or Assisted Living confinement, we will (1) pay the actual charges incurred for room and board while the room is being reserved, up to the Maximum Daily Benefit, if the Elimination Period has been satisfied, (2) give credit toward the satisfaction of the Elimination Period where the absence occurs while the Elimination Period is being satisfied; or (3) a combination of (1) and (2).
3. Assisted Living Facility Benefit: The actual charges for room and board and necessary maintenance and personal care expenses incurred for each day while the Insured Person is confined to an Assisted Living Facility, up to the Maximum Daily Benefit, will be paid if treatment and/or services are received from a licensed, registered or certified Assisted Living Facility, as required.
4. Home Health Care and Adult Day Care Benefit: Once the elimination period has been met, the actual charges incurred for each day the Insured Person receives Home Health Care or Adult Day Care will be paid.
5. Monthly Cash Benefit Alternative: Once an Insured Person has met the benefit eligibility, the insurer will pay the Monthly Benefit in advance each calendar month. This benefit will also cover charges for skilled

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Description of Benefits

care in the Insured Person's Home. This benefit will be paid in lieu of all other benefits for care or services provided under this policy.

6. Respite Care Benefit: The actual charges incurred for Respite Care, up to the Respite Care Maximum Daily Benefit, will be paid if such treatment and/or services are received from a Nursing Home, Assisted Living Facility or in the Insured Person's Home.
7. Hospice Care Benefit: The actual charges incurred for each day an Insured Person receives Hospice Care, up to the Maximum Daily Benefit, will be paid by the insurer if it has been estimated by a doctor that the Insured Person has a life expectancy of 6 months or less and no reasonable prospect of cure and the treatment and/or services are received from a Hospice Care Provider.
8. Caregiver Training Benefit: The actual charges incurred for Caregiver Training of the Insured Person or a Volunteer Caregiver to assist an Insured Person, not to exceed the Maximum Lifetime Caregiver Training Benefit, will be paid by the insurer if:
 - (1) the Caregiver Training is in the Plan of Care; and
 - (2) Caregiver Training is not already provided free of charge by an equipment or supply vendor.
9. Independent Caregiver Certification Benefit: The insurer will pay for the training and certification of an Independent Caregiver if the training is:
 - (1) approved by a Personal Care Advisor; and
 - (2) agreed to by the Insured Person, the insurer and a Licensed Health Care Practitioner.
10. Waiver of Premium: Premiums will be waived on a monthly basis once the Elimination Period has been met and while the Insured Person is receiving Nursing Home, Assisted Living Facility, Home Health Care or Adult Day Care benefits.
11. Contingent Non-forfeiture Benefit – Shortened Benefit Period: In the event that premium rates increase to a level which results in a cumulative increase of the premium equal to or exceeding the percentage of the initial premium set forth in the Triggers for a Substantial Premium Increase table, the Insured Person will receive the Contingent Non-forfeiture benefit, and he or she may elect to:
 - (1) reduce current benefits; or
 - (2) during the 120 days following the Premium Due Date on which the increased premium would first have become due, convert his or her coverage as follows:
 1. the daily benefit amounts available will remain as they were at the time coverage would have lapsed under the policy; and
 2. the total benefit amount in force under this benefit will be equal to the amount of all premium paid, excluding waived premiums, for all coverage combined including this benefit. The minimum benefit will be 30 times the daily benefit in force at the time the policy would have lapsed.

The following optional benefits were also available:

1. Accelerated Payment of Premium Rider – 4LTCIE0001-AAC: The premium for the initial number of years listed on the Schedule Page will be increased by the additional charge for this rider. Following the initial

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United Teacher Associates Insurance Company

Description of Benefits

number of years on the Schedule Page, the renewal premium will be reduced by 50%, subject to any changes to the policy after issue.

2. 80/20 Coinsurance Rider – 4LTCIE0001-COIN: By electing this rider, the Insured Person elects to pay 20% of the Daily Benefit amounts otherwise payable under this policy, up to the Benefit Copayment Limit. The Benefit Copayment Limit is 20% of the Policy Maximum Lifetime Benefit.
3. Dual Waiver of Premium Rider – 4LTCIE0001-DWP: When the spouse of an Insured Person is receiving the Waiver of Premium Benefit, the Insured Person's premiums will be waived if both the Insured Person and spouse are insured as a married couple on the same policy form series which includes this Dual Waiver of Premium Benefit.
4. Joint Coverage Rider – 4ZLTCIE0001-JC: Married couples can choose to purchase Joint Coverage. All benefit payments on the policy are applied against one Lifetime Maximum Benefit. The daily benefit is available to each insured, e.g., if both insureds are eligible for benefits, then a maximum of 2 times the daily benefit may be paid each day. The elimination period must be satisfied by each insured separately.
5. Survivorship Paid Up Benefit Rider – 4LTCIE0001-SWP10: The premiums for the surviving Insured Person will be waived, after the date of death of the spouse, if:
 - (1) The Insured Person and the spouse have coverage in force under this form series;
 - (2) The spouse dies while both policies are in force; and
 - (3) Death must not occur prior to the tenth policy anniversary and no claims can have been incurred prior to the tenth anniversary (see the 10/10 premium).
6. Full Survivorship Paid Up Benefit Rider – 4LTCIE0001-FSWP: The premiums for the surviving Insured Person will be waived, after the last of the following to occur: (1) the date of death of the spouse; or (2) the tenth anniversary of the effective date of this policy, if:
 - (1) The Insured Person and the spouse have coverage in force under this form series; and
 - (2) The spouse dies while both policies are in force. (see the 0/0 premium)
7. Simple Benefit Increase Rider – 4LTCIE0001-SBIO: Every dollar benefit amount will increase by the percentage shown on the schedule of the original dollar benefit amounts on each anniversary of the option, up to the Maximum Multiple, so long as the option remains in force.
8. Compound Benefit Increase Rider – 4LTCIE0001-CBIO: Every dollar benefit amount will increase by the percentage(s) shown on the schedule of the current dollar benefit amounts on each anniversary of this option, up to the Maximum Multiple, so long as the option remains in force.
9. Delayed to Age 65 Compound Benefit Increase Rider – 4LTCIE0001-DBIO: After the Insured Person reaches attained age 65, every dollar benefit amount will increase by the percentage shown on the schedule of the current dollar benefit amounts on each anniversary of this option, up to the Maximum Multiple, so long as the option remains in force.

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Description of Benefits

10. Guaranteed Purchase Option Rider – 4LTCIE0001-GPO: The Insured Person will have the opportunity to purchase additional coverage equal to 16% of the amounts initially elected on each of the Purchase Option Dates without evidence of insurability if:
 - (1) the Insured Person has not reached the Attained Age Limit; and
 - (2) the policy is in force on the Purchase Option Date.Prior to age 70 this benefit will terminate if the Insured Person does not elect to purchase the additional amount on any two Purchase Option Dates.
11. Full Return of Premium Benefit Rider – 4LTCIE0001-FROP: Once all Insured Persons have died, the named beneficiary will receive the Full Return of Premium Benefit, which is an amount equal to the sum of all premiums paid.
12. Return of Premium Benefit Rider – 4LTCIE0001-ROP: Once all Insured Persons have died, the named beneficiary will receive the Return of Premium Benefit, which is an amount equal to the sum of all premiums paid less the amount of any benefits paid.
13. Graded Return of Premium Benefit Rider – 4LTCIE0001-GROP: Once all Insured Persons have died, the named beneficiary will receive the Graded Return of Premium Benefit, which is determined by the percentage chart shown on the Graded Return of Premium Benefit Rider form.
14. Non-forfeiture Benefit Shortened Benefit Period Rider – 4LTCIE0001-NFB: Once an Insured Person's coverage has been in effect for at least 3 full years, coverage will continue on a limited basis when it would otherwise have lapsed for nonpayment of premium with the following conditions:
 - (1) the daily benefit amounts available will remain as they were at the time coverage would have lapsed under the policy;
 - (2) the total benefit amount in force under this benefit will be equal to the amount of all premiums paid, excluding waived premiums, for all coverage combined including this benefit; and
 - (3) the minimum benefit provided will be equal to 30 times the daily benefit in force at the time the Policy would have lapsed.
15. Monthly Home Care Benefit Rider – 4LTCIE0001-MHC: If the Insured Person is receiving the Care Coordination Benefit, the actual charges incurred for Home Health Care and Adult Day Care will be paid on the basis of services received during each continuous 30-day period rather than on a daily basis. This benefit will be in lieu of the Home Health Care and Adult Day Care Benefit.
16. Enhanced Home Health Care Rider – 4LTCIE0001-EHHC
 - Therapeutic Device Benefit – the actual charges incurred for the rental or purchase of a Therapeutic Device will be paid by the insurer if:
 1. the Insured Person is receiving the Personal Care Advisor Benefit; and
 2. the Therapeutic Device is used in the Insured Person's Home.
 - Home Modification Benefit – The actual charges incurred, not to exceed the Maximum Lifetime Home Modification Benefit, for labor, equipment and supplies needed in making minor modifications to the Insured Person's Home that will enhance his or her ability to perform the Activities of Daily Living and allow the Insured Person to safely remain in his or her home will be paid by the insurer if the Insured Person is receiving the Personal Care Advisor Benefit.

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Description of Benefits

- Medical Alert System Benefit The actual charges incurred for a Medical Alert System will be paid by the insurer for either: (1) rental and/or monitoring costs, not to exceed the monthly Medical Alert System Benefit; or (2) at the discretion of the insurer, the actual purchase cost of a Medical Alert System if the Insured Person is receiving the Personal Care Advisor Benefit.

17. Enhanced Nursing Home Care Rider – 4LTCIE0001-ENH

- Nursing Home Restoration of Benefits – Once a period of time during which the Insured Person has been confined to a Nursing Home and the insurer has been paying Nursing Home benefits under the policy has ended, the benefit amounts that have been paid will be restored to the remaining applicable Maximum Benefit if the Insured Person has ceased to meet the requirements for benefit eligibility for at least 180 consecutive days and the policy remains inforce.
- Lifetime Waiver of Premium – After the Insured Person has been continuously confined in a Nursing Home for 180 consecutive days, no future premium payments will be required.
- Nursing Home Indemnity Payment Benefit – In lieu of the Nursing Home Benefit, the full amount of the Nursing Home Maximum Daily Benefit will be paid to the Insured Person.

18. Prescription Drug Benefit in a Nursing Home Rider – 4LTCIE0001-PDNH

An Insured Person will receive the Prescription Drug Benefit if they are receiving prescription drugs while confined to a Nursing Home and receiving the Nursing Home Benefit.

19. Full Restoration of Benefits Rider – 4LTCIE0001-FROB: Once a period of time during which the insurer has been paying benefits under the policy has ended, the benefit amounts that have been paid will be restored to the remaining applicable Maximum Benefit if the Insured Person has ceased to be a Chronically Ill Individual for at least 180 consecutive days and the policy remains inforce.

Appendix C
United Teacher Associates Insurance Company
Demographics
Distribution of Inforce Business as of June 30th, 2015
All Non-NFO Policies - NATIONWIDE

Forms 1LTCIP0001 and 1LTCIP0002					Forms 2LTCIP0001				Forms 4LTCIP0001			
Issue Year	Count	% of Count	Premium	% of Premium	Count	% of Count	Premium	% of Premium	Count	% of Count	Premium	% of Premium
1999	2	0%	2,519	0%	-	0%	-	0%	-	0%	-	0%
2000	573	16%	974,103	16%	-	0%	-	0%	-	0%	-	0%
2001	861	24%	1,522,571	25%	-	0%	-	0%	-	0%	-	0%
2002	1,064	30%	1,888,585	30%	-	0%	-	0%	-	0%	-	0%
2003	893	25%	1,482,952	24%	118	2%	138,036	1%	-	0%	-	0%
2004	57	2%	83,404	1%	1,116	18%	1,375,328	14%	-	0%	-	0%
2005	17	0%	25,899	0%	2,909	46%	4,223,115	44%	2	0%	-	0%
2006	46	1%	109,871	2%	1,935	30%	3,252,955	34%	823	8%	1,239,826	9%
2007	8	0%	11,171	0%	181	3%	323,180	3%	3,756	38%	5,314,321	36%
2008	14	0%	50,051	1%	53	1%	98,172	1%	3,377	34%	5,228,317	36%
2009	20	1%	50,472	1%	48	1%	103,458	1%	1,896	19%	2,701,934	19%
2010	-	0%	-	0%	-	0%	-	0%	99	1%	100,533	1%
Total	3,555	100%	6,201,599	100%	6,360	100%	9,514,244	100%	9,953	100%	14,584,930	100%

Forms 1LTCIP0001 and 1LTCIP0002					Forms 2LTCIP0001				Forms 4LTCIP0001			
Issue Age	Count	% of Count	Premium	% of Premium	Count	% of Count	Premium	% of Premium	Count	% of Count	Premium	% of Premium
<45	92	3%	88,220	1%	690	11%	412,680	4%	1,153	12%	623,379	4%
45 - 49	159	4%	178,940	3%	480	8%	470,550	5%	823	8%	701,629	5%
50 - 54	540	15%	644,253	10%	1,023	16%	1,209,132	13%	1,393	14%	1,559,290	11%
55 - 59	1,078	30%	1,580,330	25%	1,654	26%	2,274,457	24%	2,101	21%	2,984,347	20%
60 - 64	799	22%	1,502,293	24%	1,339	21%	2,358,345	25%	2,292	23%	3,734,523	26%
65 - 69	542	15%	1,184,667	19%	779	12%	1,665,912	18%	1,438	14%	2,933,756	20%
70 - 74	250	7%	665,457	11%	335	5%	907,758	10%	558	6%	1,398,672	10%
75 - 79	76	2%	271,514	4%	55	1%	198,792	2%	176	2%	565,029	4%
80+	19	1%	85,924	1%	5	0%	16,618	0%	19	0%	84,305	1%
Total	3,555	100%	6,201,599	100%	6,360	100%	9,514,244	100%	9,953	100%	14,584,930	100%

Forms 1LTCIP0001 and 1LTCIP0002					Forms 2LTCIP0001				Forms 4LTCIP0001			
Attained Age	Count	% of Count	Premium	% of Premium	Count	% of Count	Premium	% of Premium	Count	% of Count	Premium	% of Premium
<45	7	0%	5,312	0%	277	4%	113,817	1%	560	6%	238,892	2%
45 - 49	21	1%	14,875	0%	167	3%	113,243	1%	407	4%	250,688	2%
50 - 54	43	1%	48,892	1%	284	4%	231,051	2%	634	6%	480,060	3%
55 - 59	99	3%	104,277	2%	537	8%	550,823	6%	1,210	12%	1,259,994	9%
60 - 64	290	8%	340,477	5%	1,144	18%	1,418,589	15%	1,820	18%	2,390,862	16%
65 - 69	804	23%	1,071,396	17%	1,617	25%	2,269,561	24%	2,280	23%	3,541,198	24%
70 - 74	972	27%	1,582,474	26%	1,309	21%	2,344,751	25%	1,864	19%	3,421,876	23%
75 - 79	682	19%	1,378,630	22%	692	11%	1,515,777	16%	832	8%	1,950,620	13%
80+	637	18%	1,655,266	27%	333	5%	956,633	10%	346	3%	1,050,741	7%
Total	3,555	100%	6,201,599	100%	6,360	100%	9,514,244	100%	9,953	100%	14,584,930	100%

Forms 1LTCIP0001 and 1LTCIP0002					Forms 2LTCIP0001				Forms 4LTCIP0001			
Gender	Count	% of Count	Premium	% of Premium	Count	% of Count	Premium	% of Premium	Count	% of Count	Premium	% of Premium
F	2,036	57%	3,425,960	55%	3,724	59%	5,608,387	59%	5,672	57%	8,671,662	59%
M	1,519	43%	2,775,639	45%	2,636	41%	3,905,857	41%	4,281	43%	5,913,267	41%
Total	3,555	100%	6,201,599	100%	6,360	100%	9,514,244	100%	9,953	100%	14,584,930	100%

Forms 1LTCIP0001 and 1LTCIP0002					Forms 2LTCIP0001				Forms 4LTCIP0001			
Inflation Options	Count	% of Count	Premium	% of Premium	Count	% of Count	Premium	% of Premium	Count	% of Count	Premium	% of Premium
NONE	434	12%	879,647	14%	1,044	16%	1,366,247	14%	2,456	25%	3,200,673	22%
GPO/COLI	71	2%	93,284	2%	394	6%	587,881	6%	1,238	12%	1,405,567	10%
5% Simple Lifetime	826	23%	1,500,970	24%	3,123	49%	4,155,668	44%	4,680	47%	6,984,328	48%
5% Compound - Double (14 years)	-	0%	-	0%	58	1%	93,558	1%	249	3%	338,870	2%
5% Compound - Triple (23 years)	-	0%	-	0%	-	0%	-	0%	60	1%	68,650	0%
5% Compound - Lifetime	2,224	63%	3,727,697	60%	1,741	27%	3,310,891	35%	1,270	13%	2,586,842	18%
Total	3,555	100%	6,201,599	100%	6,360	100%	9,514,244	100%	9,953	100%	14,584,930	100%

Appendix C
United Teacher Associates Insurance Company
Demographics
Distribution of Inforce Business as of June 30th, 2015
All Non-NFO Policies - NATIONWIDE

Forms 1LTCIP0001 and 1LTCIP0002					Forms 2LTCIP0001					Forms 4LTCIP0001				
Limited Payment Options	Count	% of Count	Premium	% of Premium	Count	% of Count	Premium	% of Premium		Count	% of Count	Premium	% of Premium	
Single	28	1%	-	0%	100	2%	-	0%		49	0%	-	0%	
5 Pay	-	0%	-	0%	-	0%	-	0%		20	0%	-	0%	
10 Pay	212	6%	43,976	1%	432	7%	716,716	8%		82	1%	341,869	2%	
15 Pay	-	-	-	-	-	0%	-	0%		12	0%	39,431	0%	
20 Pay	-	0%	-	0%	-	0%	-	0%		28	0%	54,164	0%	
PU at 65	28	1%	43,397	1%	192	3%	199,022	2%		16	0%	47,182	0%	
Lifetime	3,287	92%	6,114,226	99%	5,636	89%	8,598,506	90%		9,746	98%	14,102,285	97%	
Total	3,555	100%	6,201,599	100%	6,360	100%	9,514,244	100%		9,953	100%	14,584,930	100%	

Forms 1LTCIP0001 and 1LTCIP0002					Forms 2LTCIP0001					Forms 4LTCIP0001				
Elimination Period Days	Count	% of Count	Premium	% of Premium	Count	% of Count	Premium	% of Premium		Count	% of Count	Premium	% of Premium	
0	221	6%	374,486	6%	1,239	19%	1,818,115	19%		149	1%	189,795	1%	
20	707	20%	1,267,371	20%	883	14%	1,333,365	14%		-	0%	-	0%	
30	-	0%	-	0%	-	0%	-	0%		722	7%	1,105,097	8%	
60	1,225	34%	2,179,062	35%	1,210	19%	1,642,085	17%		1,584	16%	1,863,963	13%	
90	1,293	36%	2,207,826	36%	2,904	46%	4,550,575	48%		-	0%	-	0%	
100	-	0%	-	0%	-	0%	-	0%		7,179	72%	10,889,678	75%	
180	109	3%	172,854	3%	124	2%	170,103	2%		295	3%	502,396	3%	
365	-	0%	-	0%	-	0%	-	0%		24	0%	34,001	0%	
Total	3,555	100%	6,201,599	100%	6,360	100%	9,514,244	100%		9,953	100%	14,584,930	100%	

Forms 1LTCIP0001 and 1LTCIP0002					Forms 2LTCIP0001					Forms 4LTCIP0001				
Benefit Period	Count	% of Count	Premium	% of Premium	Count	% of Count	Premium	% of Premium		Count	% of Count	Premium	% of Premium	
1 - 1.5 years	-	0%	-	0%	-	0%	-	0%		173	2%	163,455	1%	
2 - 2.5 years	256	7%	386,074	6%	337	5%	431,699	5%		903	9%	970,295	7%	
3 - 3.5 years	976	27%	1,601,651	26%	1,258	20%	1,711,068	18%		2,718	27%	3,524,041	24%	
4 - 4.5 years	494	14%	891,115	14%	915	14%	1,346,057	14%		1,399	14%	2,122,634	15%	
5 years	660	19%	1,152,812	19%	1,143	18%	1,638,364	17%		2,622	26%	3,906,616	27%	
6 years	218	6%	376,569	6%	626	10%	888,729	9%		265	3%	450,127	3%	
7 years	-	0%	-	0%	-	0%	-	0%		54	1%	93,511	1%	
8 years	-	0%	-	0%	-	0%	-	0%		149	1%	252,637	2%	
Lifetime	951	27%	1,793,377	29%	2,081	33%	3,498,326	37%		1,670	17%	3,101,614	21%	
Total	3,555	100%	6,201,599	100%	6,360	100%	9,514,244	100%		9,953	100%	14,584,930	100%	

Forms 1LTCIP0001 and 1LTCIP0002					Forms 2LTCIP0001					Forms 4LTCIP0001				
Marital Status	Count	% of Count	Premium	% of Premium	Count	% of Count	Premium	% of Premium		Count	% of Count	Premium	% of Premium	
Married	2,646	74%	4,346,884	70%	4,564	72%	6,187,549	65%		8,230	83%	11,443,526	78%	
Single	909	26%	1,854,715	30%	1,796	28%	3,326,695	35%		1,723	17%	3,141,404	22%	
Total	3,555	100%	6,201,599	100%	6,360	100%	9,514,244	100%		9,953	100%	14,584,930	100%	

Forms 1LTCIP0001 and 1LTCIP0002					Forms 2LTCIP0001					Forms 4LTCIP0001				
HHC Percent	Count	% of Count	Premium	% of Premium	Count	% of Count	Premium	% of Premium		Count	% of Count	Premium	% of Premium	
0%	297	8%	446,812	7%	-	0%	-	0%		-	0%	-	0%	
50%	500	14%	809,282	13%	293	5%	473,642	5%		494	5%	807,785	6%	
75%	-	0%	-	0%	293	5%	357,817	4%		330	3%	552,628	4%	
80%	480	14%	783,462	13%	-	0%	-	0%		-	0%	-	0%	
100%	2,278	64%	4,162,042	67%	5,515	87%	8,159,756	86%		7,432	75%	10,813,370	74%	
125%	-	0%	-	0%	66	1%	109,762	1%		790	8%	1,085,486	7%	
150%	-	0%	-	0%	193	3%	413,267	4%		907	9%	1,325,660	9%	
Total	3,555	100%	6,201,599	100%	6,360	100%	9,514,244	100%		9,953	100%	14,584,930	100%	

Appendix D
United Teacher Associates Insurance Company
Actuarial Assumption Development

Appendix D contains a description of the experience studies conducted on the Company's actual experience.

Mortality Study

A mortality study was conducted on the Company's actual experience on its entire block of long term care business. The study included experience through 2013, with a start year that varied by legal entity. Actual deaths were reported in the data provided by the Company. A terminated policy is considered a death if it was coded as "Death" in the administrative system. Otherwise, the terminated policy is considered a voluntary lapse (if it did not exhaust benefits). It is our understanding that the Company coded the termination as a death if during the termination process it was reported as a death or identified as a death using the Social Security Administration's Death Master File.

The future expected mortality assumptions were developed based on the historical actual experience and judgment. The expected mortality table is based on the 1994 Group Annuity Mortality (GAM) table with selection factors. For the mortality study, historical mortality improvement was reflected by moving the table from 1994 to the central point of the study, at 1% mortality improvement per year.

The mortality study included all Long-Term Care business related to the Company. The mortality assumptions were considered appropriate for all of the Company's business. Exhibit D-1 contains the comparison of actual experience to the current mortality assumptions. The Exhibit shows total lives, total terminations (both voluntary lapse and actual deaths), actual deaths, expected deaths and the resulting mortality rates. Experience is shown for all business by policy duration and attained age. Since the current mortality assumptions reasonably match the historical actual experience, the assumptions are reasonable to use to project the inforce into the future.

Voluntary Lapse Study

A voluntary lapse study was also conducted on the Company's actual experience on these forms through 2013, with a start year that varied by legal entity. Voluntary lapse rates were calculated based on two approaches. First, "actual lapses" were determined by subtracting actual deaths and actual benefit exhausts from total terminations. Second, "implied lapses" were determined by subtracting expected deaths, using the mortality assumptions discussed above, and actual exhausts from total terminations. To the extent that the actual deaths are understated (due to underreporting of deaths or incorrect coding of social security numbers), actual mortality will increase while actual lapses will decrease. The total termination rates will not change.

The future expected voluntary lapse assumptions were developed based on the historical actual experience and judgment. The expected lapse rates vary by inflation option, spousal discount and policy duration.

Exhibit D-2 contains the comparison of actual lapse experience to the current assumptions for individual policy forms. The Exhibit shows total lives, total terminations (both voluntary lapse and actual deaths) and actual deaths. The voluntary lapse rates are shown as described above, as either "actual lapses" or

“implied lapses.” Since the current voluntary lapse assumptions reasonably match the historical actual experience, the assumptions are reasonable to use to project the inforce into the future.

Morbidity Study

A morbidity study was also conducted on the Company’s actual experience on these forms through 9/30/2014, with a start year that varied by legal entity. Actual claims were measured against the Milliman 2011 *Long Term Care Guidelines (Guidelines)*. Actual-to-expected fitting factors were developed based on the actual experience and judgment.

A claim is defined as an episode of care that is not separated by more than 180 calendar days. Actual claim incidence was determined by counting each claim. Actual incurred claims are based on paid claims and remaining claim reserves discounted (using an interest rate of 4.5% for this experience study) back to the claim incurred date. The claim reserves were discounted from valuation date to the claim incurred date using a 4.5% discount rate and excluding any waiver of premium load, LAE load and explicit margin. The IBNR was allocated across 2014 expected claims. Actual incurred claims are calculated by adding together the present value of paid claims and claim reserves. Actual average claim severity was calculated by dividing actual incurred claims by the count of claims. In this study, waiver of premium was excluded from both the actual claims and expected claims.

Expected claims were based on the Guidelines and include underwriting selection factors, utilization factors, adjustment for specific benefits and actual-to-expected fitting factors. The actual-to-expected fitting factors varied by policy form, home health care percentage, benefit period, and marital status and were, in total, less than 100% for each form. No future morbidity improvement is assumed.

Exhibit D-3 contains the comparison of actual claim experience to the current assumptions.

Appendix D
United Teacher Associates Insurance Company
Mortality Study
Exhibit D-1
Experience by Policy Duration

Policy Duration	Total Lives	Total Terminations	Actual Deaths	Expected Deaths	Actual Mortality Rate	Expected Mortality Rate	Actual to Expected
1 to 3	133,486	9,927	337	291	0.25%	0.22%	116%
4 to 6	151,469	6,020	973	806	0.64%	0.53%	121%
7 to 9	118,429	3,895	1,720	1,419	1.45%	1.20%	121%
10 to 12	77,262	3,100	1,715	1,718	2.22%	2.22%	100%
13+	63,798	3,725	2,445	2,766	3.83%	4.33%	88%
Total	544,445	26,667	7,190	7,000	1.32%	1.29%	103%

Notes:

- 1) Experience Periods: CGI & Loyal = 2002 through 2013, GALIC = 2006 through 2013, UTA = 2005 through 2013
- 2) Actual Deaths based on data received from the Company
A terminated policy is considered a death if it was coded as "Death" in the administrative system
- 3) Expected Mortality Rate is 88% of the 1994 Group Annuity Mortality (GAM) plus mortality selection factors
1LTCGP0001, 1LTCGP0008
- 5) Total Terminations include Actual Deaths, Actual Lapses, and Actual Benefit Exhausts
- 6) Mortality study was based on total long term care experience of all United Teacher Associates Insurance Company subsidiaries

Appendix D
United Teacher Associates Insurance Company
Voluntary Lapse Study
Individual Policy Forms
Exhibit D-2
Experience by Policy Duration

Policy Duration	Total Lives	Total Terminations		Mortality Rate		Voluntary Lapse Rate		"Current"
		Count	Rate	Actual	Expected	Actual	Implied	
1	33,309	3,153	9.5%	0.1%	0.1%	9.3%	9.3%	5.0%
2	34,187	2,293	6.7%	0.2%	0.2%	6.5%	6.5%	5.0%
3	33,213	1,762	5.3%	0.3%	0.2%	5.0%	5.1%	5.0%
4	32,450	1,298	4.0%	0.3%	0.3%	3.7%	3.7%	4.5%
5	28,393	1,096	3.9%	0.4%	0.4%	3.4%	3.4%	4.0%
6	22,851	728	3.2%	0.6%	0.5%	2.6%	2.6%	3.2%
7	15,843	352	2.2%	0.8%	0.7%	1.5%	1.5%	2.2%
8	10,540	249	2.4%	0.9%	0.9%	1.5%	1.4%	1.4%
9	6,035	158	2.6%	1.3%	1.2%	1.1%	1.3%	1.1%
10+	9,294	242	2.6%	1.6%	1.8%	0.9%	0.7%	0.7%
Total	226,115	11,331	5.0%	0.5%	0.4%	4.5%	4.6%	

Notes:

- 1) Loyal = 2003 through 2013, GALIC = 2006 through 2013, UTA = 2005 through 2013
- 2) Actual Mortality Rate based on data received from the Company. A terminated policy is considered a death if it was coded as "Death" in the administrative system
- 3) Expected Mortality Rate is 88% of the 1994 Group Annuity Mortality (GAM) plus mortality selection factors
- 4) Actual Voluntary Lapse Rate is the Total Termination Rate minus the Actual Mortality Rate minus the Actual Benefit Exhaust Rate
Benefit Exhausts are included in the Total Terminations listed above but excluded from the Actual Voluntary Lapse Rates
- 5) Implied Voluntary Lapse Rate is the Total Termination Rate minus the Expected Mortality Rate
- 6) Current Voluntary Lapse Rate is the current projection assumption.
Since these vary by inflation benefit option and spousal discount, the rates shown above are composites.
The ultimate lapse rate starts in duration 10 and later for all plans.
- 7) Includes only lifetime pay policies (excludes single pay, 5 pay, 10 pay, 15 pay, 20 pay, and paid-up at 65)

Appendix D
United Teacher Associates Insurance Company
Claim Study
Exhibit D-3

Experience by Policy Duration

Policy Duration	Total Lives	Actual Claims						Expected Claims			Actual to Expected		
		Count	Paid	Reserve	Severity	Incurred	Count	Severity	Incurred	Incidence	Severity	Incurred	
1 to 3	66,184	66	3,755,919	379,301	201,645	4,135,220	76	163,637	4,232,968	86%	123%	98%	
4 to 6	67,108	138	6,383,675	3,850,797	209,130	10,234,472	190	182,485	11,582,018	73%	115%	88%	
7 to 9	42,288	187	7,157,902	6,123,410	212,729	13,281,312	216	195,550	14,034,654	87%	109%	95%	
10 to 12	15,175	144	5,158,531	4,378,019	200,361	9,536,550	133	206,687	9,172,315	108%	97%	104%	
13+	3,541	46	690,730	2,146,100	282,679	2,836,830	48	304,489	3,419,573	97%	93%	83%	
Total	194,296	581	23,146,757	16,877,628	68,845	40,024,385	663	64,007	42,441,528	88%	108%	94%	

Experience by Policy Form

Policy Form	Total Lives	Actual Claims					Expected Claims			Actual to Expected		
		Count	Paid	Reserve	Severity	Incurred	Count	Severity	Incurred	Incidence	Severity	Incurred
1LTCGP0001, 1LTCGP0008	5,517	5	113,739	153,152	48,723	266,891	14	75,044	1,058,139	39%	65%	25%
1LTCIP0001, 1LTCIP0002	37,463	296	12,350,030	6,892,199	64,959	19,242,229	288	64,606	18,616,492	103%	101%	103%
2LTCIP0001	72,085	166	5,994,213	6,084,953	72,941	12,079,166	190	66,059	12,537,080	87%	110%	96%
4LTCIP0001	79,231	114	4,688,775	3,747,324	73,957	8,436,099	171	59,810	10,229,817	67%	124%	82%
Total	194,296	581	23,146,757	16,877,628	68,845	40,024,385	663	64,007	42,441,528	88%	108%	94%

Notes:

- 1) Experience from 2006 through 9/30/2014
- 2) Paid claims represent the present value of paid claims discounted to the claim incurred date
- 3) Reserve amounts represent the present value of the remaining claim reserve (including IBNR) discounted to the claim incurred date
- 4) Severity is defined as incurred claims divided by the count of claims
- 5) Expected Claims are based on the Milliman 2011 Long-Term Care Guidelines (including Product Factors)
- 6) Claim dollar amounts are discounted using a 4.50% interest rate (both actual and expected)
- 7) This exhibit excludes waiver of premium benefits in both actual and expected results

Appendix E
United Teacher Associates Insurance Company
Policy Persistency Comparison
1LTCIP0001, 1LTCIP0002

Policy Duration	Total Lives	Actual Results	Original Pricing Assumptions			Current Assumptions		
		Total Terminations	Lapse	Mortality	Total Terminations	Lapse	Mortality	Total Terminations
1	101	8.9%	5.1%	0.5%	5.6%	5.5%	0.2%	5.7%
2	108	6.5%	4.1%	0.7%	4.7%	5.4%	0.2%	5.6%
3	167	7.2%	4.0%	1.0%	4.9%	5.4%	0.3%	5.7%
4	1,208	2.8%	4.0%	1.2%	5.2%	4.6%	0.3%	4.9%
5	2,469	2.6%	4.0%	1.6%	5.6%	4.0%	0.5%	4.5%
6	3,559	2.9%	4.0%	2.1%	6.0%	3.1%	0.6%	3.7%
7	4,239	2.5%	4.0%	2.5%	6.4%	2.1%	0.8%	2.9%
8	4,104	2.5%	4.0%	2.9%	6.8%	1.2%	1.0%	2.2%
9	3,987	2.9%	4.0%	3.3%	7.1%	0.9%	1.2%	2.1%
10	3,823	2.2%	4.0%	3.6%	7.5%	0.7%	1.4%	2.1%
11	2,829	2.7%	4.0%	4.2%	8.0%	0.7%	1.8%	2.5%
12	1,656	3.0%	4.0%	4.8%	8.6%	0.7%	2.3%	2.9%
13	664	3.5%	4.0%	5.3%	9.1%	0.7%	2.8%	3.5%
14	2	0.0%	4.0%	4.5%	8.4%	0.4%	2.3%	2.7%

Notes:

- 1) The results shown above include only lifetime pay policies (excludes single pay, 5 pay, 10 pay, 15 pay, 20 pay, and paid-up at 65)
- 2) The "Actual Results" are the historical total policy termination rates observed by the Company for this form.
- 3) The "Original Pricing Assumptions" are those assumptions originally used to price this form.
- 4) The "Current Assumptions" are those used in the projection for the current rate filing. The mortality assumptions are 88% of the 1994 Group Annuity Mortality (GAM) plus mortality selection factors.
- 5) Experience is 2006 through 2013

Appendix E
United Teacher Associates Insurance Company
Policy Persistency Comparison
2LTCIP0001

Policy Duration	Total Lives	Actual Results	Original Pricing Assumptions			Current Assumptions		
		Total Terminations	Lapse	Mortality	Total Terminations	Lapse	Mortality	Total Terminations
1	4,012	8.9%	5.5%	0.1%	5.6%	5.4%	0.1%	5.5%
2	7,641	5.4%	4.0%	0.2%	4.2%	5.3%	0.1%	5.4%
3	8,481	4.0%	3.0%	0.3%	3.3%	5.2%	0.2%	5.4%
4	8,267	4.4%	2.0%	0.4%	2.4%	4.7%	0.3%	4.9%
5	7,773	7.2%	2.0%	0.6%	2.6%	4.1%	0.3%	4.4%
6	7,008	4.6%	2.0%	0.8%	2.8%	3.2%	0.4%	3.6%
7	6,353	2.0%	2.0%	1.0%	3.0%	2.1%	0.5%	2.7%
8	4,254	1.9%	2.0%	1.3%	3.3%	1.3%	0.7%	1.9%
9	1,172	2.2%	2.0%	1.7%	3.6%	1.0%	0.9%	1.9%
10	110	0.9%	2.0%	2.1%	4.1%	0.8%	1.1%	1.8%

Notes:

- 1) The results shown above include only lifetime pay policies (excludes single pay, 5 pay, 10 pay, 15 pay, 20 pay, and paid-up at 65)
- 2) The "Actual Results" are the historical total policy termination rates observed by the Company for this form.
- 3) The "Original Pricing Assumptions" are those assumptions originally used to price this form.
- 4) The "Current Assumptions" are those used in the projection for the current rate filing. The mortality assumptions are 88% of the 1994 Group Annuity Mortality (GAM) plus mortality selection factors.
- 5) Experience is 2006 through 2013

Appendix E
United Teacher Associates Insurance Company
Policy Persistency Comparison
4LTCIP0001

Policy Duration	Total Lives	Actual Results	Original Pricing Assumptions			Current Assumptions		
		Total Terminations	Lapse	Mortality	Total Terminations	Lapse	Mortality	Total Terminations
1	15,425	11.4%	5.2%	0.2%	5.4%	4.7%	0.1%	4.8%
2	13,663	10.2%	3.8%	0.4%	4.2%	4.7%	0.2%	4.8%
3	12,271	7.4%	3.0%	0.5%	3.5%	4.7%	0.2%	4.9%
4	11,241	4.9%	2.0%	0.7%	2.7%	4.2%	0.3%	4.4%
5	8,663	3.0%	1.5%	0.8%	2.3%	3.7%	0.4%	4.0%
6	4,908	2.5%	1.2%	1.0%	2.2%	2.9%	0.4%	3.4%
7	862	1.9%	1.3%	1.2%	2.5%	2.1%	0.6%	2.7%

Notes:

- 1) The results shown above include only lifetime pay policies (excludes single pay, 5 pay, 10 pay, 15 pay, 20 pay, and paid-up at 65)
- 2) The "Actual Results" are the historical total policy termination rates observed by the Company for this form.
- 3) The "Original Pricing Assumptions" are those assumptions originally used to price this form.
- 4) The "Current Assumptions" are those used in the projection for the current rate filing. The mortality assumptions are 88% of the 1994 Group Annuity Mortality (GAM) plus mortality selection factors.
- 5) Experience is 2006 through 2013

Exhibit 1

**United Teacher Associates Insurance Company
Summary of Non-Paid Up Lives
Nationwide
Policy Forms: 1LTCIP0001, 1LTCIP0002
As of 06/30/2015**

Issue State	Lives	Annualized Premium	Average Premium
AK	3	\$ 4,656	\$ 1,552
AL	68	\$ 146,018	\$ 2,147
AR	15	\$ 26,497	\$ 1,766
AZ	78	\$ 149,244	\$ 1,913
CA	730	\$ 1,443,538	\$ 1,977
CO	145	\$ 266,232	\$ 1,836
CT	5	\$ 14,549	\$ 2,910
DC	-	\$ -	\$ -
DE	-	\$ -	\$ -
GA	102	\$ 186,770	\$ 1,831
HI	-	\$ -	\$ -
IA	44	\$ 64,289	\$ 1,461
ID	3	\$ 7,988	\$ 2,663
IL	63	\$ 108,275	\$ 1,719
IN	32	\$ 48,123	\$ 1,504
KS	134	\$ 181,535	\$ 1,355
KY	7	\$ 13,133	\$ 1,876
LA	65	\$ 145,091	\$ 2,232
MA	13	\$ 32,353	\$ 2,489
MD	57	\$ 139,144	\$ 2,441
ME	24	\$ 48,288	\$ 2,012
MI	90	\$ 195,754	\$ 2,175
MN	63	\$ 90,809	\$ 1,441
MO	42	\$ 77,579	\$ 1,847
MS	21	\$ 39,917	\$ 1,901
MT	-	\$ -	\$ -
NC	153	\$ 312,037	\$ 2,039
ND	24	\$ 28,109	\$ 1,171
NE	76	\$ 123,844	\$ 1,630
NH	3	\$ 6,251	\$ 2,084
NJ	8	\$ 16,059	\$ 2,007
NM	10	\$ 15,787	\$ 1,579
NV	6	\$ 12,364	\$ 2,061
OH	148	\$ 270,297	\$ 1,826
OK	26	\$ 42,235	\$ 1,624
OR	63	\$ 115,799	\$ 1,838
PA	134	\$ 238,815	\$ 1,782
RI	-	\$ -	\$ -
SC	170	\$ 323,009	\$ 1,900
SD	6	\$ 8,574	\$ 1,429
TN	168	\$ 300,972	\$ 1,791
TX	121	\$ 210,997	\$ 1,744
UT	81	\$ 149,246	\$ 1,843
VA	195	\$ 356,829	\$ 1,830
VT	12	\$ 19,021	\$ 1,585
WA	65	\$ 137,837	\$ 2,121
WI	27	\$ 52,810	\$ 1,956
WV	15	\$ 28,361	\$ 1,891
WY	1	\$ 2,560	\$ 2,560
Total	3,316	\$ 6,201,599	\$ 1,870

Exhibit 1

**United Teacher Associates Insurance Company
Summary of Non-Paid Up Lives
Nationwide
Policy Forms: 2LTCIP0001
As of 06/30/2015**

Issue State	Lives	Annualized Premium	Average Premium
AK	5	\$ 11,528	\$ 2,306
AL	377	\$ 614,662	\$ 1,630
AR	69	\$ 98,209	\$ 1,423
AZ	23	\$ 51,233	\$ 2,228
CA	-	\$ -	\$ -
CO	32	\$ 54,655	\$ 1,708
CT	22	\$ 51,635	\$ 2,347
DC	7	\$ 3,595	\$ 514
DE	1	\$ 3,509	\$ 3,509
GA	35	\$ 49,843	\$ 1,424
HI	18	\$ 31,056	\$ 1,725
IA	96	\$ 136,937	\$ 1,426
ID	16	\$ 22,264	\$ 1,392
IL	70	\$ 135,617	\$ 1,937
IN	250	\$ 527,541	\$ 2,110
KS	97	\$ 86,446	\$ 891
KY	168	\$ 261,345	\$ 1,556
LA	31	\$ 39,432	\$ 1,272
MA	119	\$ 212,444	\$ 1,785
MD	25	\$ 46,747	\$ 1,870
ME	12	\$ 16,948	\$ 1,412
MI	16	\$ 31,878	\$ 1,992
MN	82	\$ 105,036	\$ 1,281
MO	99	\$ 133,228	\$ 1,346
MS	710	\$ 686,800	\$ 967
MT	5	\$ 12,647	\$ 2,529
NC	1,348	\$ 2,516,616	\$ 1,867
ND	23	\$ 34,843	\$ 1,515
NE	41	\$ 47,429	\$ 1,157
NH	17	\$ 34,531	\$ 2,031
NJ	199	\$ 367,409	\$ 1,846
NM	11	\$ 12,719	\$ 1,156
NV	4	\$ 7,824	\$ 1,956
OH	70	\$ 124,053	\$ 1,772
OK	67	\$ 98,716	\$ 1,473
OR	51	\$ 79,204	\$ 1,553
PA	798	\$ 1,309,717	\$ 1,641
RI	-	\$ -	\$ -
SC	88	\$ 119,430	\$ 1,357
SD	10	\$ 14,236	\$ 1,424
TN	58	\$ 92,451	\$ 1,594
TX	536	\$ 520,041	\$ 970
UT	7	\$ 13,538	\$ 1,934
VA	168	\$ 318,068	\$ 1,893
VT	3	\$ 4,859	\$ 1,620
WA	94	\$ 226,803	\$ 2,413
WI	57	\$ 115,934	\$ 2,034
WV	25	\$ 25,621	\$ 1,025
WY	4	\$ 4,967	\$ 1,242
Total	6,064	\$ 9,514,244	\$ 1,569

Exhibit 1

**United Teacher Associates Insurance Company
Summary of Non-Paid Up Lives
Nationwide
Policy Forms: 4LTCIP0001
As of 06/30/2015**

Issue State	Lives	Annualized Premium	Average Premium
AK	16	\$ 47,440	\$ 2,965
AL	742	\$ 1,116,812	\$ 1,505
AR	201	\$ 134,716	\$ 670
AZ	68	\$ 123,399	\$ 1,815
CA	-	\$ -	\$ -
CO	69	\$ 103,196	\$ 1,496
CT	-	\$ -	\$ -
DC	-	\$ -	\$ -
DE	4	\$ 11,188	\$ 2,797
GA	501	\$ 337,704	\$ 674
HI	-	\$ -	\$ -
IA	592	\$ 776,757	\$ 1,312
ID	6	\$ 10,650	\$ 1,775
IL	431	\$ 683,752	\$ 1,586
IN	284	\$ 535,664	\$ 1,886
KS	229	\$ 268,165	\$ 1,171
KY	281	\$ 429,684	\$ 1,529
LA	523	\$ 410,048	\$ 784
MA	33	\$ 63,690	\$ 1,930
MD	40	\$ 85,097	\$ 2,127
ME	22	\$ 30,172	\$ 1,371
MI	40	\$ 91,904	\$ 2,298
MN	882	\$ 1,391,182	\$ 1,577
MO	553	\$ 646,925	\$ 1,170
MS	497	\$ 608,132	\$ 1,224
MT	7	\$ 13,267	\$ 1,895
NC	1,210	\$ 2,426,930	\$ 2,006
ND	93	\$ 95,387	\$ 1,026
NE	110	\$ 171,935	\$ 1,563
NH	25	\$ 37,490	\$ 1,500
NJ	-	\$ -	\$ -
NM	21	\$ 23,422	\$ 1,115
NV	16	\$ 23,479	\$ 1,467
OH	192	\$ 460,409	\$ 2,398
OK	225	\$ 223,461	\$ 993
OR	47	\$ 112,181	\$ 2,387
PA	481	\$ 900,496	\$ 1,872
RI	4	\$ 9,576	\$ 2,394
SC	122	\$ 202,085	\$ 1,656
SD	122	\$ 188,052	\$ 1,541
TN	180	\$ 267,054	\$ 1,484
TX	557	\$ 713,963	\$ 1,282
UT	59	\$ 76,594	\$ 1,298
VA	160	\$ 281,364	\$ 1,759
VT	1	\$ 1,467	\$ 1,467
WA	58	\$ 144,599	\$ 2,493
WI	137	\$ 237,117	\$ 1,731
WV	35	\$ 47,881	\$ 1,368
WY	5	\$ 20,443	\$ 4,089
Total	9,881	\$ 14,584,930	\$ 1,476

Exhibit 2a

United Teacher Associates Insurance Company
Policy Form: 1LTCIP0001, 1LTCIP0002
Nationwide

Historical Experience by Loss Year
As of 6/30/2015

Year	Premium	Incurred Claims	Loss Ratio
1999	311	-	0.0%
2000	969,979	-	0.0%
2001	3,519,599	41,667	1.2%
2002	6,320,849	53,391	0.8%
2003	9,357,475	912,919	9.8%
2004	9,066,031	716,828	7.9%
2005	8,821,619	1,097,567	12.4%
2006	8,606,471	1,010,221	11.7%
2007	8,475,124	1,436,724	17.0%
2008	8,240,298	1,310,574	15.9%
2009	8,038,770	1,934,455	24.1%
2010	7,733,312	2,154,617	27.9%
2011	7,421,093	2,649,197	35.7%
2012	7,004,329	2,838,389	40.5%
2013	6,522,097	5,502,816	84.4%
2014	6,188,376	3,894,787	62.9%
2015	3,062,445	1,285,409	42.0%
Total	109,348,178	26,839,560	24.5%

Historical Experience by Duration
As of 6/30/2015

Year	Premium	Incurred Claims	Loss Ratio
1	11,315,682	349,270	3%
2	10,370,581	223,755	2%
3	9,584,734	719,267	8%
4	9,020,998	1,157,492	13%
5	8,725,659	903,469	10%
6	8,496,447	1,782,227	21%
7	8,171,418	1,368,521	17%
8	7,916,850	2,012,894	25%
9	7,655,567	2,104,604	27%
10	7,307,993	2,106,149	29%
11	6,425,716	2,768,965	43%
12	5,960,883	4,007,393	67%
13	4,607,570	4,116,644	89%
14	2,583,230	2,052,493	79%
15	1,062,696	1,104,678	104%
16	142,154	61,739	43%
Total	109,348,178	26,839,560	25%

Present Values at 4.50%

Nationwide	Premium	Incurred Claims	Loss Ratio
Historical	153,569,884	32,897,135	21.4%

Present Values at 5.50%

Nationwide	Premium	Incurred Claims	Loss Ratio
Historical	165,918,679	34,479,183	20.8%

Exhibit 2a

United Teacher Associates Insurance Company
Policy Form: 2LTCI0001
Nationwide

Historical Experience by Loss Year
As of 6/30/2015

Year	Premium	Incurred Claims	Loss Ratio
2003	71,337	-	0.0%
2004	985,884	7,328	0.7%
2005	4,689,366	154,008	3.3%
2006	9,736,833	256,316	2.6%
2007	11,275,870	200,847	1.8%
2008	11,045,373	236,693	2.1%
2009	10,817,299	554,491	5.1%
2010	10,554,982	1,421,206	13.5%
2011	10,111,357	1,702,389	16.8%
2012	9,876,480	2,110,180	21.4%
2013	9,654,903	4,164,161	43.1%
2014	9,384,615	2,722,552	29.0%
2015	4,808,866	1,105,811	23.0%
Total	103,013,165	14,635,981	14.2%

Historical Experience by Duration
As of 6/30/2015

Year	Premium	Incurred Claims	Loss Ratio
1	12,364,039	115,179	0.9%
2	11,674,119	569,685	4.9%
3	11,283,353	68,986	0.6%
4	10,923,688	371,279	3.4%
5	10,535,878	672,759	6.4%
6	10,181,908	1,918,572	18.8%
7	9,851,434	1,426,897	14.5%
8	9,536,317	3,386,405	35.5%
9	8,829,024	3,819,681	43.3%
10	5,905,025	2,034,537	34.5%
11	1,665,338	239,772	14.4%
12	261,122	12,135	4.6%
13	1,920	93	4.9%
Total	103,013,165	14,635,981	14.2%

Present Values at 4.30%

Nationwide	Premium	Incurred Claims	Loss Ratio
Historical	128,951,149	16,583,818	12.9%

Exhibit 2a

United Teacher Associates Insurance Company
Policy Form: 4LTCIP0001
Nationwide

Historical Experience by Loss Year
As of 6/30/2015

Year	Premium	Incurred Claims	Loss Ratio
2006	398,525	-	0.0%
2007	4,867,980	353,517	7.3%
2008	12,054,251	500,579	4.2%
2009	16,060,566	882,661	5.5%
2010	17,065,396	1,093,239	6.4%
2011	15,642,300	1,474,000	9.4%
2012	14,978,104	1,250,417	8.3%
2013	14,484,683	2,378,978	16.4%
2014	14,137,109	1,859,385	13.2%
2015	7,276,838	1,489,279	20.5%
Total	116,965,752	11,282,055	9.6%

Historical Experience by Duration
As of 6/30/2015

Year	Premium	Incurred Claims	Loss Ratio
1	18,977,969	651,589	3.4%
2	17,475,799	602,199	3.4%
3	16,199,568	1,391,558	8.6%
4	15,517,830	763,143	4.9%
5	15,025,672	2,120,308	14.1%
6	14,056,871	2,180,207	15.5%
7	11,383,491	1,990,003	17.5%
8	6,647,833	1,289,319	19.4%
9	1,641,095	292,093	17.8%
10	39,624	1,635	4.1%
Total	116,965,752	11,282,055	9.6%

Present Values at 4.0%

Nationwide	Premium	Incurred Claims	Loss Ratio
Historical	137,041,742	12,731,217	9.3%

Exhibit 2b

United Teacher Associates Insurance Company
Policy Form: 1LTCIP0001, 1LTCIP0002
Pennsylvania

Historical Experience by Loss Year
As of 6/30/2015

Year	Premium	Incurred Claims	Loss Ratio
1999	-	-	0.0%
2000	7,884	-	0.0%
2001	102,581	21	0.0%
2002	218,139	1,957	0.9%
2003	322,130	130,107	40.4%
2004	298,645	3,869	1.3%
2005	282,636	18,957	6.7%
2006	268,907	-	0.0%
2007	257,694	2,141	0.8%
2008	254,994	46,610	18.3%
2009	245,511	-	0.0%
2010	237,717	(0)	0.0%
2011	233,387	181,844	77.9%
2012	232,655	75,275	32.4%
2013	228,444	6,097	2.7%
2014	225,148	132,154	58.7%
2015	114,872	19,904	17.3%
Total	3,531,344	618,936	17.5%

Historical Experience by Duration
As of 6/30/2015

Year	Premium	Incurred Claims	Loss Ratio
1	358,220	6,876	2%
2	327,025	-	0%
3	302,031	18,957	6%
4	278,972	126,496	45%
5	275,005	-	0%
6	262,218	2,581	1%
7	252,151	35,478	14%
8	247,228	13,273	5%
9	245,307	180,355	74%
10	234,616	77,015	33%
11	230,349	4,620	2%
12	222,305	124,996	56%
13	181,124	14,502	8%
14	88,468	9,720	11%
15	24,466	3,745	15%
16	1,859	322	17%
Total	3,531,344	618,936	17.5%

Present Values at 4.50%

Pennsylvania	Premium	Incurred Claims	Loss Ratio
Historical	4,935,457	793,983	16.1%

Present Values at 5.50%

Pennsylvania	Premium	Incurred Claims	Loss Ratio
Historical	5,327,155	841,817	15.8%

Exhibit 2b

United Teacher Associates Insurance Company
Policy Form: 2LTCI0001
Pennsylvania

Historical Experience by Loss Year
As of 6/30/2015

Year	Premium	Incurred Claims	Loss Ratio
2003	1,286	-	0.0%
2004	21,897	-	0.0%
2005	424,684	-	0.0%
2006	1,123,548	(0)	0.0%
2007	1,488,684	-	0.0%
2008	1,446,737	-	0.0%
2009	1,417,824	10,357	0.7%
2010	1,377,117	7,133	0.5%
2011	1,352,735	358,037	26.5%
2012	1,325,981	269,442	20.3%
2013	1,294,506	76,183	5.9%
2014	1,268,222	210,118	16.6%
2015	639,054	31,057	4.9%
Total	13,182,275	962,326	7.3%

Historical Experience by Duration
As of 6/30/2015

Year	Premium	Incurred Claims	Loss Ratio
1	1,556,150	(0)	0.0%
2	1,493,849	-	0.0%
3	1,447,303	-	0.0%
4	1,419,170	10,357	0.7%
5	1,380,138	17,146	1.2%
6	1,346,973	40,864	3.0%
7	1,324,915	309,945	23.4%
8	1,304,054	535,708	41.1%
9	1,147,559	23,926	2.1%
10	657,488	20,284	3.1%
11	103,519	4,040	3.9%
12	1,157	56	4.9%
Total	103,013,165	14,635,981	14.2%

Present Values at 4.30%

Pennsylvania	Premium	Incurred Claims	Loss Ratio
Historical	16,359,727	1,084,973	6.6%

Exhibit 2b

United Teacher Associates Insurance Company
Policy Form: 4LTCIP0001
Pennsylvania

Historical Experience by Loss Year
As of 6/30/2015

Year	Premium	Incurred Claims	Loss Ratio
2007	249,784	-	0.0%
2008	699,639	-	0.0%
2009	876,591	147,174	16.8%
2010	927,206	(0)	0.0%
2011	913,010	507,406	55.6%
2012	896,250	-	0.0%
2013	877,345	3,637	0.4%
2014	855,317	189,110	22.1%
2015	435,664	111,170	25.5%
Total	6,730,806	958,497	14.2%

Historical Experience by Duration
As of 6/30/2015

Year	Premium	Incurred Claims	Loss Ratio
1	1,005,462	-	0.0%
2	958,423	-	0.0%
3	917,415	134,914	14.7%
4	912,244	12,590	1.4%
5	895,921	509,519	56.9%
6	850,304	7,171	0.8%
7	689,538	111,273	16.1%
8	422,518	179,772	42.5%
9	78,981	3,259	4.1%
Total	6,730,806	958,497	14.2%

Present Values at 4.0%

Pennsylvania	Premium	Incurred Claims	Loss Ratio
Historical	7,854,454	1,092,689	13.9%

Exhibit 3a

Great American Life Insurance Company
Assumed by United Teacher Associates Insurance Company
Policy Form: 1LTCIP0001, 1LTCIP0002
Nationwide
Historical and Projected Future Experience

As of 06/30/2015			
Calendar Year	Earned Premium	Incurred Claims	Loss Ratio
1999	311	-	0%
2000	969,979	-	0%
2001	3,519,599	41,667	1%
2002	6,320,849	53,391	1%
2003	9,357,475	912,919	10%
2004	9,066,031	716,828	8%
2005	8,821,619	1,097,567	12%
2006	8,606,471	1,010,221	12%
2007	8,475,124	1,436,724	17%
2008	8,240,298	1,310,574	16%
2009	8,038,770	1,934,455	24%
2010	7,733,312	2,154,617	28%
2011	7,421,093	2,649,197	36%
2012	7,004,329	2,838,389	41%
2013	6,522,097	5,502,816	84%
2014	6,188,376	3,894,787	63%
2015	3,062,445	1,285,409	42%

Projection without Rate Increase				Projection with Rate Increase			
Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Calendar Year	Earned Premium	Incurred Claims	Loss Ratio
2015	3,137,043	1,918,517	61%	2015	3,137,043	1,918,517	61%
2016	6,129,893	4,143,733	68%	2016	6,363,559	4,151,938	65%
2017	5,834,632	4,606,877	79%	2017	7,369,804	4,665,078	63%
2018	5,541,254	5,122,465	92%	2018	7,203,630	5,190,468	72%
2019	5,241,468	5,693,703	109%	2019	6,813,908	5,763,342	85%
2020	4,945,597	6,321,096	128%	2020	6,429,276	6,392,316	99%
2021	4,656,316	6,994,120	150%	2021	6,053,211	7,066,678	117%
2022	4,373,713	7,712,581	176%	2022	5,685,827	7,786,224	137%
2023	4,093,349	8,477,357	207%	2023	5,321,354	8,551,788	161%
2024	3,814,973	9,291,422	244%	2024	4,959,466	9,366,416	189%
2025	3,544,016	10,140,103	286%	2025	4,607,220	10,215,345	222%
2026	3,278,080	11,015,057	336%	2026	4,261,505	11,090,160	260%
2027	3,018,316	11,900,260	394%	2027	3,923,811	11,974,758	305%
2028	2,769,592	12,782,320	462%	2028	3,600,469	12,855,769	357%
2029	2,529,308	13,645,685	540%	2029	3,288,100	13,717,696	417%
2030	2,298,463	14,462,047	629%	2030	2,988,001	14,532,177	486%
2031	2,077,810	15,178,119	730%	2031	2,701,153	15,245,778	564%
2032	1,867,561	15,747,894	843%	2032	2,427,829	15,812,431	651%
2033	1,667,436	16,171,320	970%	2033	2,167,667	16,232,251	749%
2034	1,479,839	16,451,133	1112%	2034	1,923,791	16,508,163	858%
2035	1,305,456	16,556,742	1268%	2035	1,697,093	16,609,608	979%
2036	1,144,175	16,449,750	1438%	2036	1,487,427	16,498,164	1109%
2037	995,842	16,107,973	1618%	2037	1,294,595	16,151,691	1248%
2038	860,517	15,551,538	1807%	2038	1,118,672	15,590,480	1394%
2039	738,087	14,847,298	2012%	2039	959,513	14,881,614	1551%
2040	628,365	14,033,563	2233%	2040	816,874	14,063,531	1722%
2041	530,994	13,129,212	2473%	2041	690,292	13,155,121	1906%
2042	445,419	12,144,872	2727%	2042	579,044	12,167,029	2101%
2043	370,962	11,109,201	2995%	2043	482,251	11,127,941	2308%
2044	306,783	10,068,012	3282%	2044	398,817	10,083,726	2528%
2045	252,027	9,059,687	3595%	2045	327,636	9,072,777	2769%
2046	205,778	8,098,389	3935%	2046	267,512	8,109,216	3031%
2047	167,070	7,193,229	4306%	2047	217,191	7,202,134	3316%
2048	134,967	6,359,518	4712%	2048	175,457	6,366,801	3629%
2049	108,549	5,602,256	5161%	2049	141,113	5,608,194	3974%
2050	86,984	4,930,541	5668%	2050	113,079	4,935,375	4365%
2051	69,520	4,333,186	6233%	2051	90,377	4,337,108	4799%
2052+	266,865	26,661,655	9991%	2052+	346,924	26,677,417	7690%

Loss Ratio Summaries at 6/30/2015

Accumulated Value of Historical	165,918,679	34,479,183	21%	165,918,679	34,479,183	21%
Present Value of Future	52,526,331	157,857,386	301%	65,640,654	158,716,500	242%
Total Values	218,445,010	192,336,570	88%	231,559,334	193,195,683	83%
(Discounted at 5.50%)						
Accumulated Value of Historical	153,569,884	32,897,135	21%	153,569,884	32,897,135	21%
Present Value of Future	56,216,654	183,580,852	327%	70,417,582	184,535,898	262%
Total Values	209,786,538	216,477,987	103%	223,987,466	217,433,033	97%
(Discounted at 4.50%)						

Great American Life Insurance Company
Assumed by United Teacher Associates Insurance Company
Policy Form: 2LTCIP0001
Nationwide
Historical and Projected Future Experience

	Earned	Incurred	
Calendar Year	Premium	Claims	Loss Ratio
1999	-	-	0%
2000	-	-	0%
2001	-	-	0%
2002	-	-	0%
2003	71,337	-	0%
2004	985,884	7,328	1%
2005	4,689,366	154,008	3%
2006	9,736,833	256,316	3%
2007	11,275,870	200,847	2%
2008	11,045,373	236,693	2%
2009	10,817,299	554,491	5%
2010	10,554,982	1,421,206	13%
2011	10,111,357	1,702,389	17%
2012	9,876,480	2,110,180	21%
2013	9,654,903	4,164,161	43%
2014	9,384,615	2,722,552	29%
2015	4,808,866	1,105,811	23%

Calendar	Year	Earned Premium	Incurred Claims	Loss Ratio
	2015	4,784,993	1,702,758	36%
	2016	9,165,395	3,769,368	41%
	2017	8,755,591	4,333,411	49%
	2018	8,485,731	4,943,611	58%
	2019	8,177,190	5,594,004	68%
	2020	7,856,012	6,285,743	80%
	2021	7,532,983	7,027,763	93%
	2022	7,201,731	7,828,684	109%
	2023	6,860,934	8,696,065	127%
	2024	6,520,207	9,612,886	147%
	2025	6,175,651	10,559,557	171%
	2026	5,827,643	11,551,731	198%
	2027	5,477,045	12,583,332	230%
	2028	5,130,401	13,638,839	266%
	2029	4,790,515	14,694,874	307%
	2030	4,453,395	15,716,568	353%
	2031	4,119,667	16,688,796	405%
	2032	3,796,075	17,603,116	464%
	2033	3,481,724	18,433,537	529%
	2034	3,176,118	19,146,392	603%
	2035	2,883,731	19,685,346	683%
	2036	2,603,318	20,010,047	769%
	2037	2,336,152	20,158,855	863%
	2038	2,084,409	20,134,299	966%
	2039	1,849,492	19,928,243	1077%
	2040	1,631,060	19,491,368	1195%
	2041	1,429,962	18,819,390	1316%
	2042	1,246,046	17,989,059	1444%
	2043	1,080,135	17,062,061	1580%
	2044	931,045	16,069,456	1726%
	2045	797,942	15,002,900	1880%
	2046	680,473	13,886,934	2041%
	2047	577,144	12,781,558	2215%
	2048	487,747	11,729,733	2405%
	2049	410,516	10,741,445	2617%
	2050	344,373	9,810,257	2849%
	2051	288,332	8,935,423	3099%
	2052+	1,429,377	77,997,999	5457%

Projection with Rate Increases				
Calendar	Year	Earned Premium	Incurred Claims	Loss Ratio
	2015	4,784,993	1,702,758	36%
	2016	9,514,770	3,780,164	40%
	2017	11,059,308	4,419,252	40%
	2018	11,031,451	5,053,837	46%
	2019	10,630,347	5,716,814	54%
	2020	10,212,816	6,420,892	63%
	2021	9,792,878	7,174,681	73%
	2022	9,362,250	7,986,612	85%
	2023	8,919,214	8,864,137	99%
	2024	8,476,269	9,790,060	115%
	2025	8,028,347	10,744,585	134%
	2026	7,575,936	11,743,311	155%
	2027	7,120,158	12,780,083	179%
	2028	6,669,522	13,839,332	208%
	2029	6,227,670	14,897,483	239%
	2030	5,789,413	15,919,514	275%
	2031	5,355,567	16,890,338	315%
	2032	4,934,897	17,801,623	361%
	2033	4,526,241	18,627,560	412%
	2034	4,128,954	19,334,357	468%
	2035	3,748,850	19,865,578	530%
	2036	3,384,313	20,181,022	596%
	2037	3,036,998	20,319,595	669%
	2038	2,709,731	20,284,121	749%
	2039	2,404,339	20,066,625	835%
	2040	2,120,378	19,617,827	925%
	2041	1,858,951	18,933,613	1019%
	2042	1,619,860	18,091,265	1117%
	2043	1,404,176	17,152,780	1222%
	2044	1,210,358	16,149,436	1334%
	2045	1,037,325	15,072,801	1453%
	2046	884,614	13,947,518	1577%
	2047	750,287	12,833,739	1711%
	2048	634,071	11,774,478	1857%
	2049	533,670	10,779,668	2020%
	2050	447,685	9,842,752	2199%
	2051	374,832	8,962,940	2391%
	2052+	1,858,190	78,138,404	4205%

Accumulated Value of Historical	128,951,149	16,583,818	13%	128,951,149	16,583,818	13%
Present Value of Future	96,872,359	230,164,438	238%	121,915,431	232,703,752	191%
Total Values (Discounted at 4.30%)	225,823,508	246,748,256	109%	250,866,580	249,287,570	99%

Exhibit 3a

Great American Life Insurance Company
Assumed by United Teacher Associates Insurance Company
Policy Form: 4LTCIP0001
Nationwide
Historical and Projected Future Experience

As of 06/30/2015

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio
1999	-	-	0%
2000	-	-	0%
2001	-	-	0%
2002	-	-	0%
2003	-	-	0%
2004	-	-	0%
2005	-	-	0%
2006	398,525	-	0%
2007	4,867,980	353,517	7%
2008	12,054,251	500,579	4%
2009	16,060,566	882,661	5%
2010	17,065,396	1,093,239	6%
2011	15,642,300	1,474,000	9%
2012	14,978,104	1,250,417	8%
2013	14,484,683	2,378,978	16%
2014	14,137,109	1,859,385	13%
2015	7,276,838	1,489,279	20%

Projection without Rate Increase

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio
2015	7,404,156	1,782,901	24%
2016	14,795,281	4,005,516	27%
2017	14,436,145	4,673,297	32%
2018	13,942,256	5,422,061	39%
2019	13,527,449	6,238,914	46%
2020	13,111,291	7,110,069	54%
2021	12,665,368	8,022,386	63%
2022	12,189,065	8,972,854	74%
2023	11,668,739	9,967,207	85%
2024	11,142,249	11,017,525	99%
2025	10,621,968	12,140,401	114%
2026	10,096,093	13,317,770	132%
2027	9,550,640	14,506,348	152%
2028	9,018,051	15,704,251	174%
2029	8,492,086	16,905,511	199%
2030	7,961,728	18,088,324	227%
2031	7,431,106	19,203,807	258%
2032	6,908,557	20,208,657	293%
2033	6,396,005	21,091,697	330%
2034	5,895,636	21,848,086	371%
2035	5,410,047	22,447,073	415%
2036	4,941,684	22,826,179	462%
2037	4,492,259	22,963,722	511%
2038	4,064,815	22,888,943	563%
2039	3,660,221	22,636,706	618%
2040	3,279,852	22,225,628	678%
2041	2,924,887	21,640,254	740%
2042	2,596,088	20,868,428	804%
2043	2,293,542	19,938,463	869%
2044	2,016,917	18,889,655	937%
2045	1,765,356	17,792,939	1008%
2046	1,538,521	16,666,554	1083%
2047	1,335,834	15,500,900	1160%
2048	1,155,554	14,298,969	1237%
2049	996,108	13,099,834	1315%
2050	855,874	11,959,919	1397%
2051	733,285	10,881,905	1484%
2052+	4,044,761	82,938,972	2051%

Projection with Rate Increase

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio
2015	7,404,156	1,782,901	24%
2016	15,359,262	4,015,294	26%
2017	18,234,496	4,752,786	26%
2018	18,124,933	5,529,647	31%
2019	17,585,683	6,362,798	36%
2020	17,044,679	7,248,504	43%
2021	16,464,979	8,174,837	50%
2022	15,845,785	9,138,723	58%
2023	15,169,360	10,145,709	67%
2024	14,484,924	11,207,914	77%
2025	13,808,559	12,342,000	89%
2026	13,124,921	13,529,614	103%
2027	12,415,832	14,727,189	119%
2028	11,723,466	15,932,761	136%
2029	11,039,712	17,140,069	155%
2030	10,350,247	18,326,996	177%
2031	9,660,438	19,444,360	201%
2032	8,981,125	20,448,989	228%
2033	8,314,807	21,329,711	257%
2034	7,664,326	22,081,918	288%
2035	7,033,061	22,674,955	322%
2036	6,424,189	23,046,115	359%
2037	5,839,937	23,173,915	397%
2038	5,284,259	23,088,008	437%
2039	4,758,287	22,823,766	480%
2040	4,263,807	22,400,149	525%
2041	3,802,353	21,801,742	573%
2042	3,374,914	21,016,534	623%
2043	2,981,604	20,073,162	673%
2044	2,621,992	19,011,302	725%
2045	2,294,963	17,902,270	780%
2046	2,000,077	16,764,302	838%
2047	1,736,584	15,587,859	898%
2048	1,502,221	14,375,923	957%
2049	1,294,941	13,167,702	1017%
2050	1,112,637	12,019,747	1080%
2051	953,271	10,934,643	1147%
2052+	5,258,189	83,356,460	1585%

Loss Ratio Summaries at 6/30/2015

Accumulated Value of Historical	137,041,742	12,731,217	9%	137,041,742	12,731,217	9%
Present Value of Future	170,531,706	278,327,624	163%	215,273,745	281,466,661	131%
Total Values	307,573,448	291,058,841	95%	352,315,487	294,197,879	84%

(Discounted at 4.00%)

Exhibit 3b

Great American Life Insurance Company
Assumed by United Teacher Associates Insurance Company
Policy Form: 1LTCIP0001, 1LTCIP0002
Pennsylvania
Historical and Projected Future Experience

As of 06/30/2015			
Calendar Year	Earned Premium	Incurred Claims	Loss Ratio
1999	-	-	0%
2000	7,884	-	0%
2001	102,581	21	0%
2002	218,139	1,957	1%
2003	322,130	130,107	40%
2004	298,645	3,869	1%
2005	282,636	18,957	7%
2006	268,907	-	0%
2007	257,694	2,141	1%
2008	254,994	46,610	18%
2009	245,511	-	0%
2010	237,717	(0)	0%
2011	233,387	181,844	78%
2012	232,655	75,275	32%
2013	228,444	6,097	3%
2014	225,148	132,154	59%
2015	114,872	19,904	17%

Projection without Rate Increase				Projection with Rate Increase			
Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Calendar Year	Earned Premium	Incurred Claims	Loss Ratio
2015	122,250	69,895	57%	2015	122,250	69,895	57%
2016	243,061	152,753	63%	2016	252,326	153,044	61%
2017	232,089	169,282	73%	2017	293,155	171,374	58%
2018	220,650	187,893	85%	2018	286,846	190,368	66%
2019	209,189	208,386	100%	2019	271,946	210,947	78%
2020	197,743	231,234	117%	2020	257,066	233,886	91%
2021	186,330	254,884	137%	2021	242,229	257,612	106%
2022	174,987	280,177	160%	2022	227,482	282,975	124%
2023	163,739	306,345	187%	2023	212,860	309,199	145%
2024	152,632	333,564	219%	2024	198,422	336,464	170%
2025	141,687	360,843	255%	2025	184,193	363,774	197%
2026	130,931	387,072	296%	2026	170,210	390,008	229%
2027	120,416	412,300	342%	2027	156,541	415,217	265%
2028	110,183	435,850	396%	2028	143,238	438,724	306%
2029	100,277	458,478	457%	2029	130,360	461,297	354%
2030	90,738	478,533	527%	2030	117,960	481,277	408%
2031	81,620	493,264	604%	2031	106,106	495,899	467%
2032	72,957	502,519	689%	2032	94,845	505,018	532%
2033	64,782	504,334	779%	2033	84,217	506,673	602%
2034	57,119	500,678	877%	2034	74,255	502,843	677%
2035	49,998	492,224	984%	2035	64,997	494,211	760%
2036	43,434	475,899	1096%	2036	56,465	477,692	846%
2037	37,440	454,237	1213%	2037	48,672	455,833	937%
2038	32,003	425,635	1330%	2038	41,604	427,031	1026%
2039	27,127	393,428	1450%	2039	35,265	394,633	1119%
2040	22,799	359,375	1576%	2040	29,639	360,405	1216%
2041	19,001	324,384	1707%	2041	24,701	325,254	1317%
2042	15,701	290,342	1849%	2042	20,412	291,071	1426%
2043	12,867	256,718	1995%	2043	16,727	257,323	1538%
2044	10,461	224,843	2149%	2044	13,599	225,342	1657%
2045	8,441	195,212	2313%	2045	10,973	195,620	1783%
2046	6,761	167,307	2474%	2046	8,790	167,638	1907%
2047	5,379	141,533	2631%	2047	6,993	141,799	2028%
2048	4,252	118,372	2784%	2048	5,528	118,584	2145%
2049	3,340	98,496	2949%	2049	4,342	98,666	2273%
2050	2,608	81,283	3116%	2050	3,391	81,418	2401%
2051	2,026	65,428	3229%	2051	2,634	65,534	2488%
2052+	6,408	213,600	3333%	2052+	8,330	213,943	2568%

Loss Ratio Summaries at 6/30/2015

Accumulated Value of Historical	5,327,155	841,817	16%	5,327,155	841,817	16%
Present Value of Future	2,081,068	4,955,207	238%	2,601,175	4,987,520	192%
Total Values	7,408,224	5,797,024	78%	7,928,331	5,829,337	74%
(Discounted at 5.50%)						
Accumulated Value of Historical	4,935,457	793,983	16%	4,935,457	793,983	16%
Present Value of Future	2,225,556	5,671,704	255%	2,788,197	5,707,594	205%
Total Values	7,161,012	6,465,688	90%	7,723,654	6,501,577	84%
(Discounted at 4.50%)						

Great American Life Insurance Company
Assumed by United Teacher Associates Insurance Company
Policy Form: 2LTCIP0001
Pennsylvania
Historical and Projected Future Experience

	Earned	Incurred	
Calendar Year	Premium	Claims	Loss Ratio
1999	-	-	0%
2000	-	-	0%
2001	-	-	0%
2002	-	-	0%
2003	1,286	-	0%
2004	21,897	-	0%
2005	424,684	-	0%
2006	1,123,548	(0)	0%
2007	1,488,684	-	0%
2008	1,446,737	-	0%
2009	1,417,824	10,357	1%
2010	1,377,117	7,133	1%
2011	1,352,735	358,037	26%
2012	1,325,981	269,442	20%
2013	1,294,506	76,183	6%
2014	1,268,222	210,118	17%
2015	639,054	31,057	5%

Calendar	Year	Earned Premium	Incurred Claims	Loss Ratio
	2015	664,355	191,865	29%
	2016	1,269,459	434,191	34%
	2017	1,223,901	504,179	41%
	2018	1,190,812	582,273	49%
	2019	1,153,956	667,337	58%
	2020	1,115,554	759,351	68%
	2021	1,074,926	860,300	80%
	2022	1,032,752	972,078	94%
	2023	987,148	1,096,848	111%
	2024	941,625	1,232,034	131%
	2025	895,075	1,372,693	153%
	2026	847,701	1,521,628	180%
	2027	799,439	1,682,250	210%
	2028	751,997	1,851,159	246%
	2029	705,444	2,021,650	287%
	2030	658,909	2,188,493	332%
	2031	612,603	2,352,401	384%
	2032	566,766	2,509,436	443%
	2033	521,452	2,656,274	509%
	2034	476,625	2,784,325	584%
	2035	433,651	2,881,797	665%
	2036	391,524	2,940,787	751%
	2037	351,537	2,964,420	843%
	2038	312,887	2,956,458	945%
	2039	276,768	2,912,730	1052%
	2040	243,511	2,822,910	1159%
	2041	212,534	2,692,477	1267%
	2042	184,122	2,535,792	1377%
	2043	158,149	2,364,225	1495%
	2044	135,238	2,185,490	1616%
	2045	114,652	1,999,871	1744%
	2046	96,783	1,815,412	1876%
	2047	81,004	1,637,065	2021%
	2048	67,748	1,472,523	2174%
	2049	56,283	1,322,087	2349%
	2050	46,620	1,188,737	2550%
	2051	38,679	1,068,218	2762%
	2052+	191,483	9,977,296	5211%

Calendar	2015-2024		
Year	Earned Premium	Incurred Claims	Loss Ratio
2015	664,355	191,865	29%
2016	1,317,849	435,186	33%
2017	1,545,926	512,032	33%
2018	1,548,056	592,376	38%
2019	1,500,143	678,637	45%
2020	1,450,220	771,856	53%
2021	1,397,404	874,005	63%
2022	1,342,577	986,962	74%
2023	1,283,292	1,112,901	87%
2024	1,224,112	1,249,197	102%
2025	1,163,598	1,390,833	120%
2026	1,102,012	1,540,641	140%
2027	1,039,271	1,702,064	164%
2028	977,595	1,871,686	191%
2029	917,078	2,042,729	223%
2030	856,581	2,209,914	258%
2031	796,384	2,373,988	298%
2032	736,796	2,531,011	344%
2033	677,888	2,677,663	395%
2034	619,613	2,805,320	453%
2035	563,747	2,902,158	515%
2036	508,982	2,960,282	582%
2037	456,998	2,982,872	653%
2038	406,753	2,973,746	731%
2039	359,798	2,928,752	814%
2040	316,564	2,837,550	896%
2041	276,294	2,705,667	979%
2042	239,358	2,547,541	1064%
2043	205,594	2,374,586	1155%
2044	175,809	2,194,547	1248%
2045	149,048	2,007,704	1347%
2046	125,817	1,822,126	1448%
2047	105,306	1,642,779	1560%
2048	88,072	1,477,360	1677%
2049	73,168	1,326,168	1813%
2050	60,606	1,192,170	1967%
2051	50,283	1,071,101	2130%
2052+	248,927	9,991,590	4014%

Accumulated Value of Historical	16,359,727	1,084,973	7%	16,359,727	1,084,973	7%
Present Value of Future	13,883,527	31,067,950	224%	17,491,125	31,328,779	179%
Total Values	30,243,254	32,152,923	106%	33,850,852	32,413,751	96%
(Discounted at 4.30%)						

Exhibit 3b

Great American Life Insurance Company
Assumed by United Teacher Associates Insurance Company
Policy Form: 4LTCIP0001
Pennsylvania
Historical and Projected Future Experience

As of 06/30/2015

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio
1999	-	-	0%
2000	-	-	0%
2001	-	-	0%
2002	-	-	0%
2003	-	-	0%
2004	-	-	0%
2005	-	-	0%
2006	-	-	0%
2007	249,784	-	0%
2008	699,639	-	0%
2009	876,591	147,174	17%
2010	927,206	(0)	0%
2011	913,010	507,406	56%
2012	896,250	-	0%
2013	877,345	3,637	0%
2014	855,317	189,110	22%
2015	435,664	111,170	26%

Projection without Rate Increase

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio
2015	461,633	108,725	24%
2016	931,083	247,167	27%
2017	906,080	291,032	32%
2018	880,690	340,766	39%
2019	858,171	395,827	46%
2020	833,397	454,655	55%
2021	806,040	517,529	64%
2022	771,692	584,763	76%
2023	729,397	656,886	90%
2024	696,212	733,697	105%
2025	662,742	815,813	123%
2026	628,640	899,959	143%
2027	593,998	986,699	166%
2028	558,985	1,075,623	192%
2029	523,774	1,163,390	222%
2030	488,533	1,251,328	256%
2031	453,425	1,334,728	294%
2032	418,645	1,409,169	337%
2033	384,369	1,472,037	383%
2034	350,815	1,520,052	433%
2035	318,186	1,554,903	489%
2036	286,687	1,570,793	548%
2037	256,507	1,562,175	609%
2038	227,810	1,532,626	673%
2039	200,750	1,483,325	739%
2040	175,479	1,421,142	810%
2041	152,121	1,343,383	883%
2042	130,750	1,248,992	955%
2043	111,385	1,143,919	1027%
2044	94,024	1,032,916	1099%
2045	78,636	923,829	1175%
2046	65,164	817,452	1254%
2047	53,509	714,024	1334%
2048	43,527	616,731	1417%
2049	35,079	527,604	1504%
2050	28,015	449,568	1605%
2051	22,184	380,522	1715%
2052+	74,637	1,647,353	2207%

Projection with Rate Increase

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio
2015	461,633	108,725	24%
2016	966,575	247,689	26%
2017	1,144,482	295,463	26%
2018	1,144,897	346,956	30%
2019	1,115,623	403,299	36%
2020	1,083,415	463,090	43%
2021	1,047,853	526,963	50%
2022	1,003,199	595,234	59%
2023	948,216	668,419	70%
2024	905,075	746,290	82%
2025	861,565	829,440	96%
2026	817,232	914,546	112%
2027	772,197	1,002,174	130%
2028	726,681	1,091,896	150%
2029	680,906	1,180,336	173%
2030	635,094	1,268,828	200%
2031	589,453	1,352,615	229%
2032	544,239	1,427,248	262%
2033	499,680	1,490,106	298%
2034	456,059	1,537,896	337%
2035	413,642	1,572,338	380%
2036	372,694	1,587,615	426%
2037	333,460	1,578,167	473%
2038	296,153	1,547,618	523%
2039	260,975	1,497,191	574%
2040	228,123	1,433,817	629%
2041	197,758	1,354,812	685%
2042	169,975	1,259,132	741%
2043	144,801	1,152,777	796%
2044	122,231	1,040,540	851%
2045	102,227	930,311	910%
2046	84,713	822,893	971%
2047	69,562	718,524	1033%
2048	56,585	620,402	1096%
2049	45,603	530,557	1163%
2050	36,420	451,921	1241%
2051	28,839	382,382	1326%
2052+	97,028	1,653,388	1704%

Loss Ratio Summaries at 6/30/2015

Accumulated Value of Historical	7,854,454	1,092,689	14%	7,854,454	1,092,689	14%
Present Value of Future	10,478,391	17,132,998	164%	13,219,414	17,343,323	131%
Total Values	18,332,845	18,225,687	99%	21,073,868	18,436,012	87%

(Discounted at 4.00%)

March 8th, 2016

Pennsylvania Insurance Department
1326 Strawberry Square
Harrisburg, PA 17121

RE: United Teacher Associates Insurance Company
NAIC No: 63479
Rate Revision Filing on Individual Long-Term Care Insurance Policy Forms:
1LTCIP0001(PA), 1LTCIP0002(PA), 2LTCIP0001(PA), 4LTCIP0001-PA

Dear Sir or Madam:

Enclosed for your review and approval, please find copies of an Actuarial Memorandum and rate sheets in support of a proposed 30% rate increase on the above referenced Long Term Care insurance products.

The base rate increase applies to the base policy and all applicable benefit riders for which a premium is paid. The rate increase will be effective on the first premium due date subsequent to state insurance department approval and in accordance with state policyholder notification requirements, with the additional condition that no policyholder will receive a rate increase sooner than one year after receiving a prior rate increase, if applicable.

This filing applies to inforce policies issued in this state. The above referenced policy forms are Individual Long Term Care insurance products, which are no longer being sold.

Enclosed are any necessary certifications, transmittals, and/or filing fees as may be required by your state. I hope that with this information your approval of this filing will be forthcoming. If you have any questions or need additional information, please feel free to contact me.

Sincerely,



Deborah A. Keeler, ASA, MAAA
Senior Associate Actuary
United Teacher Associates Insurance Company
11001 Lakeline Blvd, Suite 120
Austin, Texas 78717
Email: debby.keeler@continental-ins.com